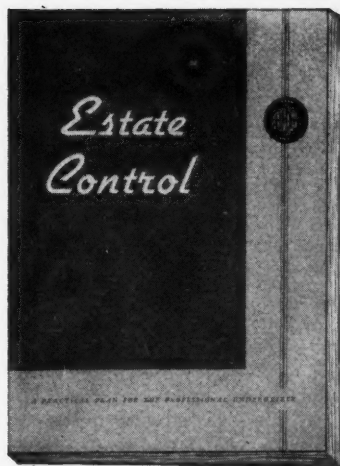


# *The* NATIONAL UNDERWRITER

*Life Insurance Edition*



Vast readjustments are being made in the American way of living for the duration. Aetna Life Salesmen, facing a fluid market, find the Estate Control Plan is a compelling force in maintaining vital contacts. More than ever before, policyowners and prospects are showing a livelier, keener appreciation of the importance of programming their life insurance. And Estate Control is the logical, accurate answer to planned insurance protection problems.



AETNA LIFE INSURANCE COMPANY

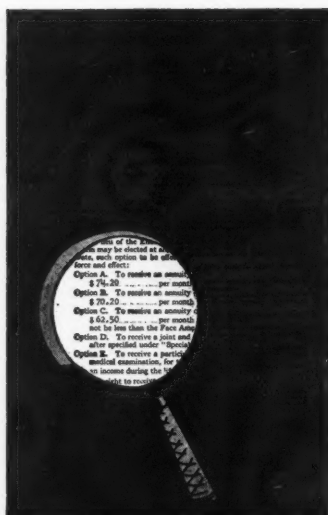
The Aetna Casualty and Surety Company  
The Automobile Insurance Company  
The Standard Fire Insurance Company

OF HARTFORD, CONNECTICUT

FRIDAY, NOVEMBER 27, 1942

## A Picture of Progress

### RIGHT on the Face



*Endowments* long have been a popular item in the underwriter's kit and through the use of attached optional settlements, riders, etc. have furnished retirement income benefits for either single or joint lives. Now Connecticut Mutual endowments have been made even more appealing and understandable to the layman by spot-lighting five valuable income options right on the face of the contract.

1. Life income on the without return basis.
2. Life income for 100 months certain in any event.
3. Life income on the instalment refund basis.
4. Joint and survivor annuity with 100 monthly payments certain
5. A combination of participating life paid-up policy plus a life annuity without return.

#### A Contract

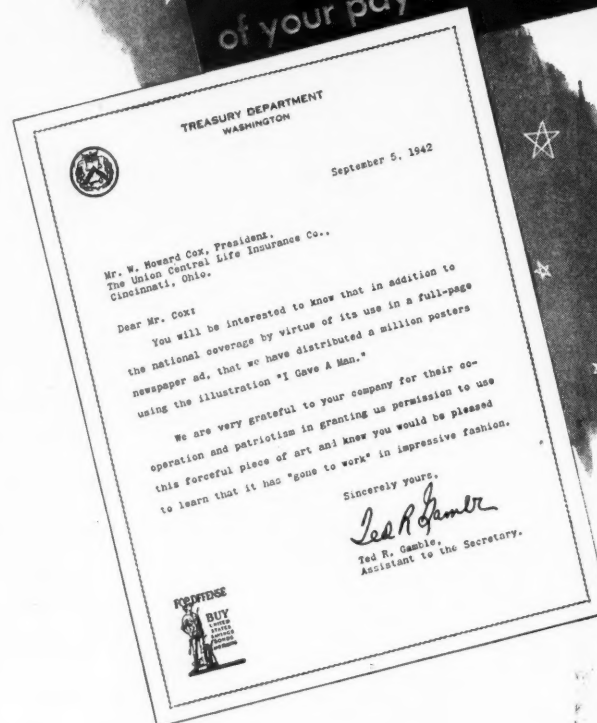
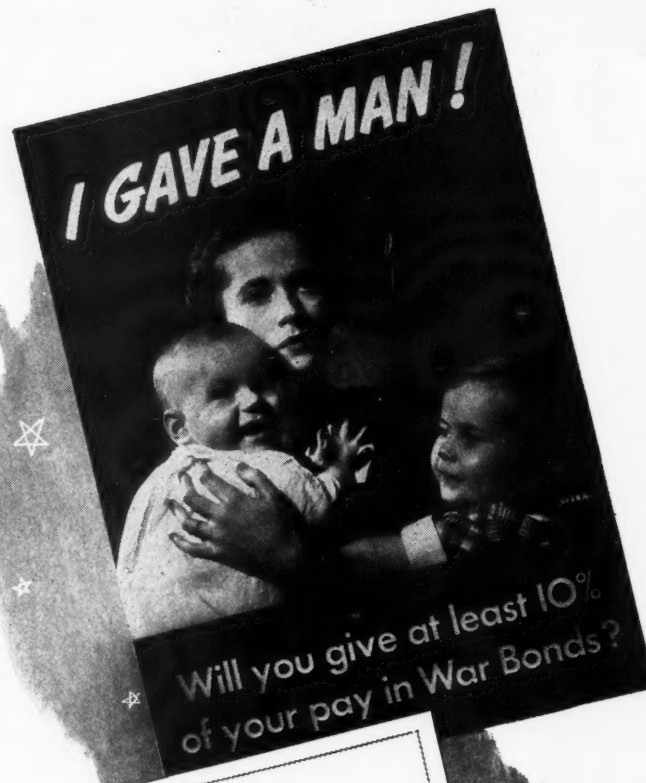
*"Designed to Help the Salesman Sell"*

## Connecticut Mutual

Life Insurance Co.

**96 years of Dependable Performance**

THE NATIONAL UNDERWRITER Life Insurance Edition. Published weekly by The National Underwriter Company. Office of publication, 175 W. Jackson Blvd., Chicago, Ill., U. S. A. Forty-sixth year. No. 48. Friday, November 27, 1942. \$3.50 per year (Canada \$4.50) 20 cents per copy. Entered as second-class matter, June 9, 1900, at the post office at Chicago, Ill., under Act of March 3, 1879.



**The Union Central Life Insurance Company is proud to have been able to make this valued contribution.**

## The UNION CENTRAL LIFE INSURANCE COMPANY

CINCINNATI, OHIO



# The NATIONAL UNDERWRITER

Forty-sixth Year—No. 48

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, FRIDAY, NOVEMBER 27, 1942

\$3.50 Year, 20 Cents a Copy

## Details Given for Commissioners' Convention

### Read to Present Important Proposal to Committee on Examinations

OKLAHOMA CITY—Commissioner Read states that the meeting of the examinations committee of the National Association of Insurance Commissioners in New York Monday afternoon will be especially important.

At Jackson, Miss., Nov. 11-12, the following resolution was adopted by zone 3 commissioners:

"If an examination is called on a company doing business in four or more states in the zone and which has a total premium income of \$250,000 or more in the zone, then the zone chairman is authorized and directed by the zone commissioners to request zone representation and to make assignments as usual under the rules; provided that the same course be followed if the minimum of \$100,000 in premiums is written in one of the four or more states, even though the aggregate in premiums be under \$250,000 in the zone.

"This action was taken solely with the idea of maintaining the integrity of representation under the zone system, and the cooperation of all other states is invited to insure representative participation either on this plan or some modification thereof." This resolution was referred to Mr. Read with the request that he bring it up for consideration of the examinations committee.

Mr. Read recalls that at Des Moines in December, 1938, a resolution was adopted providing that where a company is examined under the convention plan and rules, that all zones in which a company had \$1,000,000 or more premium income should participate.

This resolution provoked heated discussion at Des Moines and at a subsequent meeting in Chicago the action of the examinations committee was rescinded.

Mr. Read explains that the difference in the recommendation of the committee in zone 3 is that its resolution provides that a zone in which a company has premium volume of \$250,000 or more in four states should be represented. A further difference, he pointed out is that if a company had a minimum of \$100,000 in any one of four states, that zone should participate.

Mr. Read will present the matter for discussion at the New York meeting.

Superintendent Lloyd of Ohio, who is chairman of the executive committee of the commissioners group, has been discussing informally with heads of Ohio life insurance companies the report of the special committee on non-forfeiture values. He merely wanted to know, it is understood, what their opinion about

(CONTINUED ON PAGE 9)

## Kibrick Gives Heartening Message to Ohio Group

CINCINNATI—The intimitable Isaac S. Kibrick, agency assistant for New York Life and chairman of the advisory board of the Top Club, addressed the Cincinnati Life Underwriters Association on "Gather Strength and Do Not Be Afraid."

"Fear is devastating to performance and happiness. We were afraid when the fraternal were expanding before the turn of the century; we were frightened by the Armstrong investigation; we were perturbed by the TNEC; in Massachusetts we were scared by the savings bank idea; we were worried by the 1929 depression, and now we're upset by war and consequent talk about inflation.

"And yet during these years the institution of life insurance has grown until it distributes more than 2½ billion a year to the people of America. Is there any other institution that will so help a man if he doesn't live long enough, or if he lives too long?

### Assets Become Liabilities

"Some people think that other institutions or methods will take the place of the regular income check from a life insurance company. Name one! A man with extensive timber holdings in New England once told me that the trees were his annuity. Then came the hurricane and blew down his timber and they had to send in the CCC to clear it up, leaving him nothing. A man once told me that three apartment houses would take care of his family or himself. But the houses became obsolete, the district changed and now the apartments are a liability instead of an asset.

"Some of us let the war interfere with our jobs. But will a wife need any smaller income check because of the war? Will children need any less schooling because of the war.

### Warms Up for Big Cases

"Recently I came back from a vacation and had two rather large cases in prospect. To get in closing trim I sold a station attendant and a nurse and several others—11 cases for \$28,000, before I went into my bigger cases.

"A man whom I knew became a major. He was head of a sole proprietorship and I asked him: 'Supposing the man whom you have appointed general manager in your absence should die, what would happen to the business?'

"It would have to be liquidated."

"About how much would you lose?'

"Perhaps a hundred thousand dollars."

### General Manager Covered

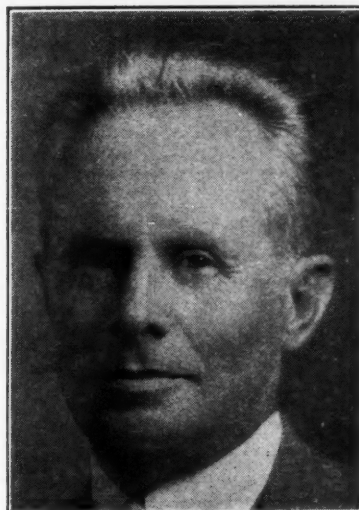
"So we insured the general manager for \$100,000, and then I went to the general manager and said that as long as he was that valuable he ought to have another \$25,000 himself, and he agreed.

"As a man, as a citizen, I do certain things such as sell war bonds, act as air warden, play cards, golf, send my children to school, etc. I deserve no credit for those things—they are just part of citizenship. But as a life underwriter, I have a job. The job is to insure lives. I chose that job voluntarily. Never was there a greater chance for

us old-timers to attack the situation. War makes men more conscious of the necessity for saving, of their affection for their wives and children. Now is the time, and we are the people.

"I am calling upon some younger persons, saying: 'I would expect you to buy from your young friends, but they are fighting. Won't you let me help you while they are gone because I know you feel more than ever the necessity for savings and the necessity for protecting your family and building up a reserve fund for yourself.

"We owe it to our customers and to



ISAAC S. KIBRICK

ourselves to be accurate, precise and to plan in advance what we will say. But we tend to run down, to get stale—that's the nature of the business. And the better we are the more we tend to run down. The answer is to study, to read—not only life insurance but the trade magazines of our customers, to be alert, to study and study on life insurance situations. And when we find a man with a problem and when we see the solution, to attack that problem.

### Manage, Think and Plan

"Not only for our own good but for the good of the people as a whole we must so manage ourselves individually that we can think out and plan our work and create a routine to help us carry out our plan.

"Our improvement may mean more calls, it may mean different calls, it may mean telephoning, it may mean letter writing, it may mean extra study, extra preparation for cases, simple programming, salary deduction, women insurance, children insurance, business insurance. It may seem easy to write two letters a day, to make a definite number of calls. It may seem easy to read up on a subject, but it is not always easy to be in practice. It will take will power to create a routine and follow it, but will power does not wear out. Let us gather strength through knowledge and work—and let us not be afraid."

## Agency Executives' Meeting Enjoys Great Climax

### Chicago Audience Stirred by Messages of McConney and Eugene Wilson

The concluding session of the convention of the Life Agency Officers and Research Bureau at the Edgewater Beach Hotel in Chicago was a great climax. The group was genuinely thrilled and left the hall in a decidedly exhilarated spirit.

That morning there were given first of all five talks, scheduled for 12 minutes each, in a period that was designated as "current problems forum." These were all practical accounts of what certain companies have already done and are planning to do to adjust their agency operations to wartime conditions. Those speakers held to their allotted time in remarkable fashion, as the entire time that the group consumed was 61 minutes. The talks were of a practical, factual nature.

### McConney's Great Message

Then came what will go down as one of the highest moments in the history of these meetings, the address of E. M. McConney, vice-president of Bankers Life of Iowa, on "Emergence from Impasse." It was philosophical and was a profound statement of how the life insurance industry not only should adjust itself to the new order but should act so as to help define what the new order shall be, and throughout Mr. McConney sandwiched in much wit that was highly appreciated. Many in the audience were jotting down some of his observations and were striving to get what he said word for word. After the session those attending were quoting to each other various portions which were particularly relished. Perhaps the most highly quoted was one of the questions that he asked as to what the new order shall consist of: "A world in which economic life is dominated by bureaucrats who, with legalistic brassiers, try to make the tightest restriction look most promising; in which government is jealous of private enterprise, careful not to encourage it lest it challenge the power of the bureaucrats?"

It was not only a message that stood on its own feet, but Mr. McConney is a most animated speaker, his eyes sparkle and he wins the audience to him in intimate fashion.

### Wilson's Talk Significant

When he concluded Mr. McConney was greeted with a tremendous ovation. But that was not all, for the concluding speaker was Eugene E. Wilson, president of United Aircraft Corporation, who is incidentally also a director of Aetna Life. It is usual at the bureau-

(CONTINUED ON PAGE 9)

## Reinstatement Plan Agreed Upon

### Will Restore Non-Cancellable Policies After Demobilization

BOSTON—Two plans have been adopted for handling the reinstatement of non-cancellable accident and health policies of men in the armed services after they are demobilized, by seven Massachusetts companies following a conference with Commissioner Harrington. Policyholders now in or entering service will be given a choice of one or both of the following privileges:

A. The company will guarantee to restore to the policyholder, at termination of his military or naval service, his right to continue the policy in force by payment thereafter of the premiums stated in the policy. In consideration of this guarantee, the company may require the payment of a reduced premium during the period of suspended benefits, or the payment of a single sum either at the time the coverage is suspended or when it is restored. The reduced premium will vary with the length of the policy coverage and with other policy provisions, but in no case will it exceed 40 percent of the regular premium and in most cases it will be substantially smaller.

#### Guarantees Restoration

B. The company will guarantee to restore to the policyholder, at termination of his military or naval service, his right to continue the policy in force by payment thereafter of premiums based on his attained age at the date of termination of military or naval service, according to the schedule of rates in effect at the time the policy was issued.

#### Under either A or B:

1. Restoration of the policy will be made without evidence of insurability.

2. The company may require that in order to be eligible for this program the policyholder must make written request prior to the time of suspension of benefits or within 31 days thereafter.

3. No coverage is to be provided for any disability due wholly or in part to any accident or illness originating during the period of suspension of benefits.

4. The right to restore the policy as herein provided will continue for a specified period, not less than 31 days nor more than six months, following the termination of military or naval service.

#### All Eligible for Privileges

With regard to the treatment of policies which have already lapsed the companies have agreed that:

Any policyholder who has lapsed his policy since entering service will also be eligible for the same privileges, provided he makes written request within six months after Nov. 1, 1942.

With regard to the coverage of policyholders who continue their policies in force while they are in military service the companies have agreed that:

The policies vary somewhat in their provisions affecting the coverage of men in service, but in general the companies are interpreting the policies not to exclude land service in continental United States except in the event of enemy action.

In taking the action the companies recognize that as hazards of war are not covered by non-cancellable policies and as coverage is usually suspended or restricted while the policyholder is outside the U. S. (or other designated territory), that there will be situations in which the policyholder will not be justified in continuing full payment of his premiums. The new plan will assist policyholders to maintain their non-cancellable policies, which were purchased to provide protection for a long period of years.

Companies subscribing to the plan are: Craftsman, Loyal Protective Life, (CONTINUED ON PAGE 9)



GROUPS AT RESEARCH BUREAU-AGENCY OFFICERS GATHERING IN CHICAGO:

Karl Gumm, assistant superintendent of agencies, and D. Bobb Slattery, assistant to vice-president, and A. C. Bowser, Chicago general agent of National Life and J. Harry Wood, second vice-president John Hancock Mutual.

Below—H. W. Manning, general manager Great-West Life, and J. G. Parker, general manager Imperial Life of Canada.

## \$100,000,000-a-Week Life Production in Navy Division Told

A "Ford production line" which turns out up to \$110,000,000 of life insurance a week at the Great Lakes naval training station and its methods were described at the annual dinner party of the Chicago C. L. U. chapter by Lt. C. P. Slater, who is in charge of the insurance division there selling national service life insurance. The average policy sold is about \$8,000, he said. One day a week there are four sessions held in a huge drill hall, each with an attendance of about 1,500 inductees. They are required to attend but no pressure is put on them to buy life insurance. The fact that they do or do not buy is shown on their service record but it is not held against them when they refuse.

#### Virtually All Buy

The production ranges from \$80,000,000 to \$110,000,000 weekly, but all of the weekly total is sold in the one day. Almost 99 percent of the new men buy a policy.

Lt. Slater presented the stereopticon slide illustrated talk which he gives to the new men. He has developed this talk and the slides which are used and has just been drafted by the navy to organize the navy's sale of this insurance throughout the country according to this plan.

It is a low pressure-high pressure sale. Objections are met in advance so they are rarely raised, although the men are encouraged to ask questions. If questions are of a type that might serve to cause many men not to buy no matter what answer is given, the inductee is quickly but thoroughly suppressed and a "trouble shooter" hurries to him in the crowd to handle his question separately and in private.

#### Meet Many Objections

Lt. Slater said it is true the division has a number of powerful advantages in its selling campaign. One is the extremely low cost of the insurance, which either on the initial term basis that is required for the first year or on the permanent forms to which the term plan can be converted after a year is well below the rates of any private life company. However, the division draws its men from 13 midwest agricultural states so a large proportion are from farms. They know little about life insurance and are not much interested in thrift. There is some opposition to the term plan which is mandatory at first. A primary objection is the premium cost, which although low is a comparatively large proportion of the inductee's pay and of course is taken out on a pay deduction basis. Another difficulty encountered is the "smart" insurance agent-inductee who may sour an entire company on the government insurance, Lt. Slater said:

#### Has Life Agent as Assistant

Lt. Slater is assisted by Daniel Jones, yeoman third class, who formerly was connected with the Northwestern Mutual Life in Milwaukee and is a brother of Laffin Jones, assistant director of agencies of that company. Yeoman Jones said it is a rare privilege to a life agent to have 1,500 men lined up waiting to sign applications. He does not waste much time with them in the process. If a man hesitates he says, "Well, make up your mind—yes or no. There are hundreds of boys behind you who want to take it." When Lt. Slater, then an ensign, took charge of the division only about 50 percent of the men were taking the policies.

The stereopticon slides are done in monochrome poster cartoon effect strictly on the light side. They tell an engrossing story even to a civilian and represent one of the finest visual selling vehicles seen in life insurance. All non-

(CONTINUED ON PAGE 9)

## Premium With Application

An underwriter in Maryland writes us that "recently two young civil engineers employed in the same local construction company purchased life insurance, one from me and the other from another company. Both were examined and passed, but neither made a premium deposit.

"While the policies were in the making at the home offices there came up an assignment to duty which either of these two engineers could have filled. By chance it was given to the one who was being insured by the other agent. In traveling to this assignment, as an automobile passenger, he met with an accident and was killed. He left a wife and four children. I am informed that his family received about \$2,000 of life insurance.

"Had the underwriter secured the premium with the application the life insurance would have been \$32,000 instead of the \$2,000.

"Had chance so directed, it would have been my applicant rather than the other underwriter's applicant. Then I should have felt myself to be the most incompetent life insurance agent in the world. From now on I shall use every means short of force to get the premium with the application."

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### THE PENN MUTUAL LIFE INSURANCE CO.

WM. H. KINGSLEY  
Chairman of the Board

JOHN A. STEVENSON  
President

INDEPENDENCE SQUARE, PHILADELPHIA





At Research Bureau-Agency Officers meeting in Chicago: Above—R. B. Richardson, president of Western Life, and Ralph H. Kastner, associate general counsel American Life Convention. Below—R. E. Irish, president of the Union Mutual Life; Harold Gordon, secretary Health & Accident Underwriters Conference, and Alan Kennedy, advertising director Northwestern National Life.

### American Life Convention Meets Difficulties in Hotel Accommodation

The American Life Convention expected to have a meeting of its executive committee in New York City next week, inasmuch as the National Association of Insurance Commissioners is meeting there. However, it has been found impossible to secure hotel accommodations at the Pennsylvania where the commissioners will hold forth. The National Association of Manufacturers will be meeting at the Waldorf-Astoria and hence proper accommodations cannot be secured there. Therefore, at this time it is doubtful whether the committee will hold a meeting. It had been arranged for Associate General Counsel R. H. Kastner and Secretary T. E. Huston to attend from the executive office. They may go to New York at any rate even if the committee meeting will not be held.

### H. L. Taylor to Air Post; Mutual Life, N. Y. Change

Harold L. Taylor, for a number of years manager of Mutual Life in New York City, has resigned to become executive vice-president of Jordanoff Aviation Company. His new duties will be concerned with special work for the Army and Navy air forces. He is a former pilot, having served in the last war. His former agency is being merged with that of the agency at 30 Rockefeller Plaza under the management of John L. Kassoff.

### Drop Bonus, Raise Salaries

The home office force of John Hancock Mutual Life has been informed by President Cox the past week that the bonus system for employees formerly in

force will be discontinued to conform with federal regulations and that in its place salaries of all employees, up to \$5,000 a year, will be increased 10 per cent. To obviate the regulations as to freezing of salaries for the duration, the work week of employees affected was increased three hours to provide a basis for the increase.



R. E. IRISH

At the Chicago meeting of the Sales Research Bureau R. E. Irish, president of Union Mutual Life, was elected chairman of the executive committee of the

## Home Front Courage Needed, Hoffman Declares in Detroit

DETROIT—These are the times when life underwriters must exhibit tremendous courage and enthusiasm for their work, and must keep their minds occupied with constructive thoughts, Mrs. Sis Hoffman, Union Central, Cincinnati, first and only woman life member of the Million Dollar Round Table, told the Qualified Life Underwriters and their wives at a luncheon sponsored by the women's division. Miss Ruth Kelley, Connecticut Mutual, women's division chairman, presided.

Many agents question the importance of their work in war time, Mrs. Hoffman said, pointing out that "we can serve by carrying a rifle or by carrying a rate book, and the rate book carrier protects and preserves the family just as the rifle carrier does. The home front is fully as important as the battle front."

Women as a rule love simplicity and almost invariably respond to the emotional appeal rather than that of reason, Mrs. Hoffman pointed out. "Many women believe that their money will pass from them to their children, but this is not so. It must pass through six or seven hands, usually, before the remainder of its reaches the children in the case of other-than-life-insurance estates. Life insurance can insure the passage of money directly to the children, and pointing this out makes an effective appeal to women insurance prospects."

Since the wives of the agents were present at the meeting, Mrs. Hoffman addressed a portion of her advice to them. "If I were an agent's wife," she declared, "I would not meet my husband at the door each night on his return from work with a query as to whether he had sold any insurance today. If he has, he will tell you so. If he has not it will only depress him more by reminding him of it."

"Don't ask him to shop for you. He has enough on his mind in attending to his life insurance and bond sales work without having to remember shopping lists and anything that distracts his mind works against his earnings. Above all, don't ever tell him you wish he was working on a salary instead of a commission so you would know just how much money you can count on every week. While there are lean months for

## Walton Litz Resigns Commonwealth Position



A. WALTON LITZ

A. Walton Litz has resigned as manager of ordinary agencies of Commonwealth Life, in which capacity he has served for the past two years. Mr. Litz is applying for a commission in the navy.

At Commonwealth Life Mr. Litz's work will be handled by William R. Davis, III, agency secretary.

For several years Mr. Litz was in charge of Tennessee for Great Southern Life with headquarters at Nashville and then for a time he was general agent of Franklin Life.

commission men, there are juicy months, too, and there would be no more of those juicy months for you if your husband worked for a salary.

"Be bright and cheerful always—if it kills you! Your husband needs your moral support just as much as his clients need his morale building influence, and unless his own morale is high he cannot be successful in the highly competitive insurance market today. And don't drag him out to parties or to the show several nights a week unless he wants to go. He needs all of his vitality and the best of health to keep going profitably."

## NEW OFFICERS OF AGENCY CHIEF BODIES



R. E. IRISH



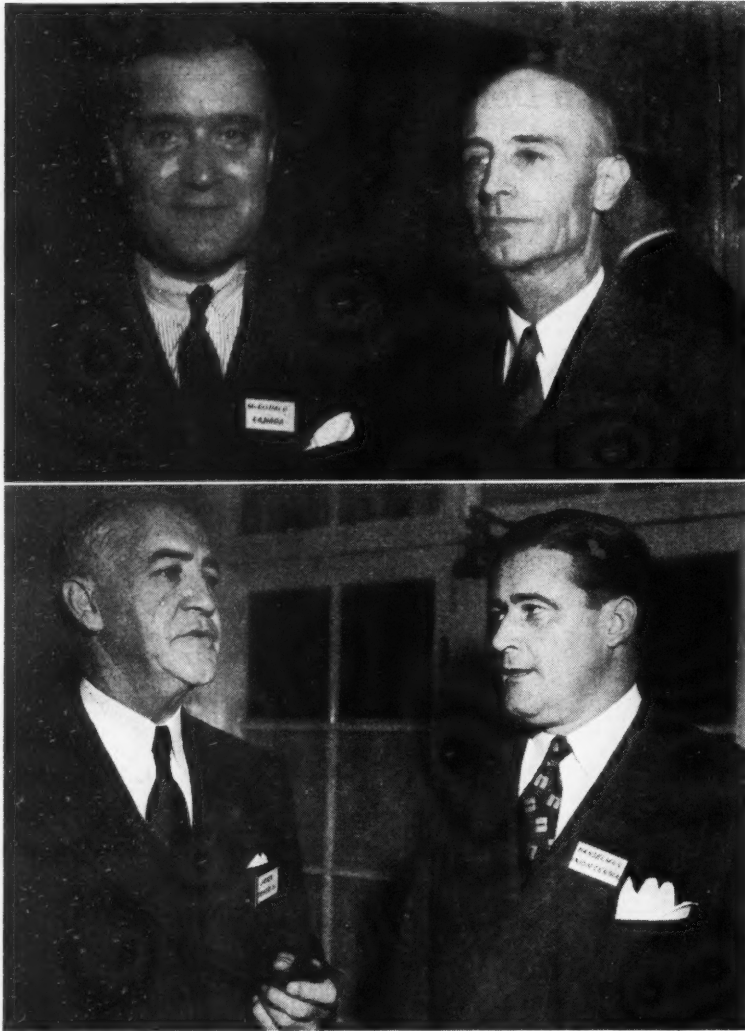
GRANT L. HILL

bureau. Grant Hill of Northwestern Mutual is the new vice-chairman of the Life Agency Officers and is in line to be chairman next year. H. A. H. Baker



H. A. H. BAKER

of Great-West Life becomes vice-chairman of the board of directors of the bureau. All are able executives and well known in the business.



Before the camera at meeting of Research Bureau in Chicago: Above—R. G. McDonald, superintendent of Canada Life, and H. M. Faser, vice-president Lamar Life. Below—W. W. Jaeger, vice-chairman Bankers Life of Iowa, and Wendell F. Hanselman, vice-president Union Central Life.

## Courage and Planning Needed, Women Are Told

NEW YORK — Courage, sacrifice, and intelligently planned activity will meet the challenge of today's problems, women agents were told at the all-day sales congress here sponsored by the women's committee of the National Association of Life Underwriters. The theme of the meeting, "A Formula for Courage," was considered from the three aspects of "What You Do," "What You Say" and "What You Think" by women life insurance leaders. Many visitors were attracted by the program from cities outside the New York area, and it was considered a success from every standpoint.

Women agents are eagerly searching for new sales ideas, new methods of prospecting in the changing market and for any information that will lead to a more constructive job in the field, Elsie M. Matthews, Connecticut Mutual, Newark, said.

### Must Work Extra Hours

Protection of the American family at home constitutes the third front and is the job of women agents, she said. They must be prepared to work extra hours. Probably 20,000,000 women will be in business and industry by the end of 1943, and women agents are the logical ones to sell them coverage. In her own agency at Newark 10 agents have paid for more business than 18 did last year, Miss Matthews stated. This demonstrates that the business is there to be

written by the agent who is thinking positively and has the necessary courage and stamina.

To make every minute of the agent's time count, Lillian L. Joseph, Home Life, New York, urged constant activity. "Plan your day so that every moment of your time will be devoted to either your work, or to some service contributing to the war effort," she said. Mrs. Joseph devotes most of the week to her insurance work, but she also spends at least one to two hours a day on various war committees.

Keeping one's mind and body busy soon dispels pessimism and in its place the agent is able to maintain a persistent, enthusiastic, and hopeful attitude.

Mrs. Joseph contributed a surprise feature to the program when she introduced Miss Clara Busch, one of her clients for 11 years, who spoke briefly.

### Direct Mail Stimulates Calls

Direct mail is helpful to agents because it commits them to make calls, Alice Roché, Provident Mutual Life, Philadelphia, stated. A modest mail campaign sent to 25 names a day should produce two replies, and there is no agent who cannot make two additional calls a day.

The challenge in these times is not to life insurance, because that is a part of the democratic way of life, but to agents as individuals, she said. If each of the 4,000 women agents made two additional calls a day there would be 2,496,000 additional contacts during the year. The effect on the agents, the insurance business, and the public would be tremendous.

In a presentation of how to meet

objections Beatrice Jones, Equitable Society, took the role of the prospect, and Helen Tall, New England Mutual, Baltimore; Sara Frances Jones, Equitable Society, Chicago; Anne Wisswell, Penn Mutual, Philadelphia, and Sarah B. Smith, Equitable Society, Fairmount, W. Va., acted as agents.

Miss Jones represented, successively, a prospect who was putting 10 percent of her income into war bonds; who had a war job which was not likely to last, and one who had a job for which the salary was frozen for the duration.

The importance of proper eating, exercise, and rest was emphasized by Dr. Josephine Rathbone, Columbia University, and the right mental attitude was the subject of Alice Rice Cook, director Counseling Center, New York City. Countess Morag Zamoyska, wife of a Polish officer, spoke on "Women On All Fronts" at the dinner. Bertha M. Loheed, Fidelity Mutual, New York, head of the League of Life Insurance Women, presided. Miss Matthews said that the book to which each member of the committee on women's activities contributed a chapter, "Life Underwriting—a Career for Women," was ready. It is being published by the R. & R. Service, Indianapolis.

Mildred F. Stone, Mutual Benefit, Newark, headed the committee in charge

## Mutual Life Liberalizes Agents' Retirement Plan

Mutual Life of New York announced that its retirement plan for agents, in effect since Jan. 1, 1941, has been liberalized to permit members of the plan entering the armed services to retain their membership. The plan is contributory and based upon certain minimum requirements. It provides for a lifetime income commencing at retirement age, with liberal provisions in event of prior death or disability.

Morgan B. Brainard, president of Aetna Life affiliated companies, observed the 20th anniversary of his election to that important post. At his own request the occasion was marked only by a bouquet of twenty red roses on his desk. During his term of office the companies' volume of business has increased sixfold. Admitted assets of Aetna Casualty have multiplied five times in that time, those of Automobile 2½ times and those of Standard Fire several times.

of the congress. Other members were Misses Jones, Loheed, and Matthews, and Mrs. Joseph.



## Oh Girls... this is so sudden!

Picking a wife is a highly personal problem. All gentlemen don't prefer blondes. Some like them tall. Some like them pleasingly plump. Others like them highbrow . . . But whatever her qualifications, the average man picks a wife with permanence in mind. He doesn't want a new model next year.

Picking a Company is a highly personal matter too. Instead of a nicely turned ankle, or a good cook, or a pretty face, or an agreeable personality; its prestige, stability, agency-mindedness, home office cooperation, salable contracts and good commission scales that you are looking for.

So if you're looking for a Company to fall in love with, and stay married to, inquire about a Franklin Direct-with-the-Home Office General Agency contract. It's like a perpetual honeymoon.



*The Friendly*  
**FRANKLIN  
LIFE INSURANCE  
COMPANY**

CHAS. E. BECKER, PRESIDENT SPRINGFIELD, ILLINOIS

DISTINGUISHED SERVICE SINCE 1834

One of the 15 Oldest Stock Legal Reserve Life Companies in America

Insurance in Force Exceeds \$230,000,000.00



## Livingston Named Michigan Council Chairman

DETROIT—J. Leslie Livingston, Grand Rapids, general agent Franklin Life, was named chairman of the Life Underwriters Council of Michigan at the annual meeting here. He succeeds Jack Rabinovitch, Flint, Northwestern Mutual.

Supplying adequate service to men entering military service was taken up with H. B. Thompson, counsel, and Seth Burwell of the state insurance department, conducting the discussion. It was pointed out that the Associated Life General Agents & Managers of Detroit had already distributed to key spots a number of copies of Diamond Life Bulletin's "Service to Service Men."

Plans were formulated at the meeting for a statewide program to alleviate the present uncertainty in the field as to things to be done to protect the life insurance of men entering the country's service. The program embraces local association activities, company cooperation, insurance department cooperation and selective service contacts.

### Urge Association Bid

It was recommended that local associations appoint special committees to work with draft boards and induction centers to put each prospective enlistee and inductee in touch with a competent person in the company office where his insurance was written to advise him as to his rights and best interests insofar as his present insurance program is concerned. It was also recommended that each local association hold seminar sessions to train insurance personnel on the problems involved, including disability, conversion of group and term, etc. The council also suggested that all general agencies be urged to make special efforts to inform their field and office forces as to peculiarities of their own policies and practices in the matter.

It was also recommended that companies in their premium notices, advertising and the like, call attention to the fact that every man contemplating entering service should take certain steps in regard to his insurance before he joins the fighting forces.

### Department to Aid

Mr. Burwell said the department has been flooded by requests for such information. He will support the program by radio broadcasts from the department, treatment of the subject in the department's bulletins, etc., and urged full support by the field forces.

E. P. Balkema, Northwestern National, Detroit, was appointed chairman of the special committee to contact selective service and induction center authorities.

Cooperation with the Treasury Department in promoting war bond sales was stressed. The successful efforts in Detroit were related by Harry Rife, New York Life. Mr. Balkema, state chairman, and C. A. Macauley, John Hancock, Detroit area chairman, outlined plans for distribution of Series F and G bonds.

Gas rationing, as it affects agents, came in for discussion. It was felt that no blanket preference should be sought for life agents but that the type of service rendered and war activities should be stressed by each agent in contacting rationing boards.

Counsel Thompson called attention to the seriousness of the "missing" man problem. A large percentage of war casualties are "missing" and unfortunately Michigan has no applicable law covering presumption of death in disappearance cases, which may mean that beneficiaries would have to wait seven years to collect on policies covering persons listed as missing in action. Mr. Burwell concurred with Thompson's remarks and the Council recommended that a fair procedure be authorized by statute.



At Research Bureau—Agency Officers meeting in Chicago: J. T. Lynn, vice-president General American Life; J. H. Leaver, Mutual Benefit Life; Max S. Bell, vice-president-actuary Continental American Life, and W. P. Worthington, vice-president Home Life of New York.

## Insurance Professors Call Off Annual Convention

PHILADELPHIA — The American Association of University Teachers of Insurance has called off its convention, scheduled for the last week in December in Cleveland. Dr. C. A. Kline, University of Pennsylvania, secretary of the association, notified members that

the executive committee made the decision unanimously after polling the members. The association will attempt to secure papers on important topics and publish them as the 1942 "proceedings."

Early in the fall, the Office of Defense Transportation informed the American Statistical Association, of which the insurance teachers group is a unit, that there was no objection to

holding the convention. The war time speedup of college schedules, however, and the additional activities which many of the insurance teachers have undertaken made it impossible for most of them to attend.

**Write more accident business** by subscribing to The Accident & Health Review, \$2 a year, 175 W. Jackson Blvd., Chicago.

*and then...what of  
YOUR RETIREMENT?*

So much work to be done . . . hard work, different work . . . and not a minute to be lost. But when the time comes to retire, will you be able to leave your bench, or your desk, and enjoy a rest well earned? Or will it be the hopelessness of too little, too late?

In such terms during these war years, Great-West Life advertising in support of its representatives, continually stresses the need of life insurance for retirement years to come.

**THE GREAT-WEST LIFE**  
ASSURANCE COMPANY  
Head Office Winnipeg, Canada  
BUSINESS IN FORCE, OVER \$680,000,000  
OUR FIFTIETH ANNIVERSARY YEAR

42-2



Informal poses at Research Bureau gathering in Chicago: Above, James Rutherford, executive vice-president National Association of Life Underwriters showing proper appreciation for a story just told by J. C. Behan, vice-president of Massachusetts Mutual Life.

Below—Robert H. Denny, director of agencies, and George A. White, president State Mutual Life.

## IN U. S. WAR SERVICE

**Robert L. Maclellan**, vice-president of Provident Life & Accident, now on leave for duration, has been promoted to the rank of major in the army. He left the company in April, was commissioned a captain and assigned to the finance division as officer in charge of national service life insurance for the war department.

**Frederick Vaughan**, for 12 years with Metropolitan Life in Janesville, Wis., has been inducted into the specialists' corps of the navy as a petty officer, first class. He is at Great Lakes Naval Station.

**John H. Ames**, assistant actuary of Bankers Life of Nebraska, has entered service. He is a son of E. C. Ames, vice-president of the company.

Since Sept. 12, there have been 124 branch office employees of the Travelers companies who have entered military service. In the same period, 184 agents of the companies have been called into the armed forces. At the present time there are 1,991 Travelers men and women in uniform, including home and branch office members and agents.

**R. O. Wilcox**, field assistant of Travelers in Los Angeles, has been commissioned a lieutenant (j.g.) in the navy, to report at Tucson, Ariz.

**Ace Bledsoe**, one of the leading producers of the W. A. Gamble agency of California-Western States Life in San Antonio, is now serving in the administrative department of the air corps at Brooks Field.

**W. O. Catterton**, president of the Houston Association of Life Underwriters, has been commissioned a lieutenant in the navy and will be guest of honor Friday at a luncheon in his city which has been called by H. J. Rossman, his agency manager of Equitable

Society there. The object is to bring together a number of his friends to bid him goodbye before he leaves. Officers, directors and past presidents of the Houston association will attend.

**Ewing Carruthers**, agent in the Howland general agency of Massachusetts Mutual Life in Memphis, Tenn., has become an aviation cadet and is in training at the navy preflight school at Athens, Ga. He went with the agency in 1939 when he was 23.

**Sergt. Lorin Blanchard**, with the home office of Northwestern Mutual Life before enlisting in the army last January, has been decorated for gallantry in action as rear gunner in a Flying Fortress which shot down a Nazi plane over occupied France some weeks ago.

**Frederick P. Rawson**, Monmouth, Ill., district agent of Northwestern Mutual Life, has entered the army with the rank of captain. He is stationed at Cumberland, Pa. He was a captain in the former war.

**C. Edwin Pettit** of Galesburg, Ill., special agent of Northwestern Mutual, is now a lieutenant (j. g.) in the navy. He is located at New Orleans.

**Frederick Gould**, New England Mutual Life, Chicago, has enlisted for service and left for training this week. He was a director of the Chicago Association of Life Underwriters, and chairman of the advertising and public relations committee. Manny Blumenstock, New England Mutual Life, will direct activities of the advertising and public relations committee, which is promoting the "Keep Well Crusade" in Chicago.

**Aetna Life** reports enrollment of 90.3 percent of 2,600 home office employees in the payroll deduction plan for purchase of war bonds. The drive was headed by Eugene Reed, president of the Aetna Men's Club, and Miss Theodora A. Cloutier, president of the Aetna Girls' Club.

# BUILD YOUR OWN AGENCY IN 1943

When today's wartime "business as UNusual" gives way to a victorious "business as usual," be ready to cash in on the new opportunities in life insurance selling.



This is the time for self-appraisal . . . time to evaluate your outlook for future success . . . time, perhaps, to start building your own agency!

Such an opportunity is being offered to qualified applicants—in a number of choice locations—by a nationally-known, old-line legal reserve company with more than a half-billion of Life, Accident & Health, and Group Insurance in force.

Consideration will be given only to "family" men between the ages of 35 and 50—preferably with children—who can present evidence of satisfactory personal production.

In your letter of application, please give a complete history of experience, age, family status, and paid volume record for past two years

Opportunity is knocking at your door—perhaps the very one you've been waiting for. Write today.

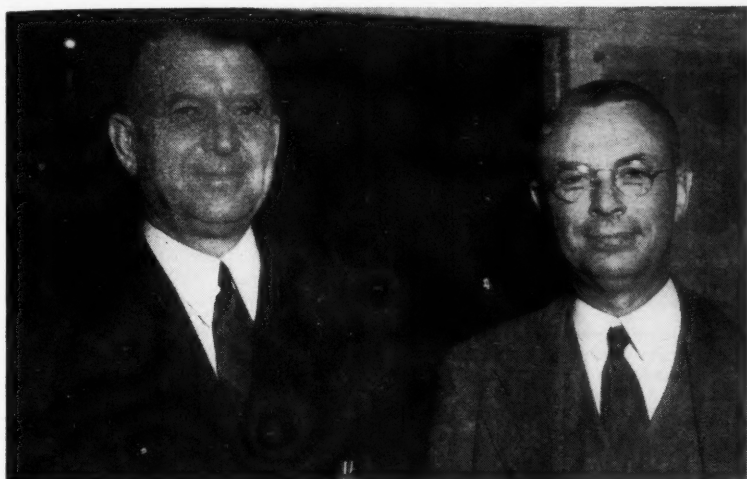


## AGENCY-BUILDING OPPORTUNITIES ARE OFFERED IN THE FOLLOWING LOCATIONS:

**MICHIGAN:** Detroit • **INDIANA:** Indianapolis, Evansville.  
**OHIO:** Cleveland, Toledo, Cincinnati, Akron, Dayton.  
**PENNSYLVANIA:** Philadelphia, Erie, Harrisburg.

Write: Box Q-82, The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.





President John A. Stevenson of Penn Mutual Life and President M. A. Linton of Provident Mutual Life at Research Bureau-Agency Officers meeting in Chicago.

## Wait for Treasury Regulations Under the New Law

WASHINGTON—The new revenue act is so lengthy and complex that the commissioner of internal revenue will probably not be able to issue his customary set of regulations until after the first of the year. However, because taxpayers will have to have clarification on many points before the close of the year the Treasury, it is understood, plans to issue a series of decisions, the first of which is expected early in December.

One of the points, for example, on which enlightenment will be essential before Jan. 1 is the handling of the deductions under the 5 percent victory tax. Withholding must begin Jan. 1 and there are quite a few points that need clearing up.

## Qualification Bill Parley Held in Missouri

JEFFERSON CITY, MO.—Some 50 persons representing all phases of the insurance business, attended a conference here to discuss a proposed agents' and brokers' qualification bill to be presented to the legislature when it convenes early in January.

There was no opposition to a proper qualification bill voiced. Frank X. Jones, St. Louis attorney representing life agents, expressed the view that the proposed bill should contain a separate section relating to life agents, since their problems are somewhat different from those of other agents.

It is believed that a properly drawn and equitable qualification bill has a good chance for passage.

## Canadian Institute Plans

The Life Insurance Institute of Canada will hold its 1943 examinations April 27-30. Two addresses are slated prior to the examinations. J. H. Brace, assistant vice-president of the Bell Telephone Company of Canada will speak in February on "Employees' Contribution to Good Public Relations." J. T. Bryden, assistant treasurer of North American Life, will speak on "The Effect of Economic and Political Thought on Interest Rates." The institute has scheduled its annual meeting for June.

## Increase in Cuban Business

There will be approximately a 50 percent increase in the volume of business done in Cuba by United States Life during the next six months, Richard Rhodebeck, superintendent of agencies, said on his return from an inspection tour of that country. J. C. Fishwick, group sales manager for U. S. Life, accom-

panied Mr. Rhodebeck. Brokerage business is being steadily developed in Cuba, and it is a fertile field for group cover, although the sales methods differ radically from those used in the United States. The average cleanup fund necessary for a Cuban worker, for instance, is approximately \$35, which precludes a sales approach from that angle.

Messrs. Rhodebeck and Fishwick attended the official opening of the new offices of U. S. Life's Cuban branch in Havana, which is managed by A. H. Winston, Jr.

## Penn Mutual Club Elects

The annual dinner of Penn Mutual Life's Quarter Century Club was attended by 103 employees who have been 25 years or more in the service of the home office. Total service of the group came to more than 3,000 years. President John A. Stevenson was the only speaker.

Howard T. Maag was reelected president; C. M. Hoose, H. D. Brandt and J. F. T. Nelson were made vice-presidents, Wesley Knox, secretary, and Charles Thress, treasurer.

## Honor Those with Long Service

Of Connecticut General Life's home office staff 32 have qualified for the company's 25 year club, it was announced at the group's annual dinner.

Robert W. Huntington, chairman of the board, has a record of 53 years of service. Frazer B. Wilde, president, has been with the company 28 years.

## Canadian Sales Hit New Peak

TORONTO—Figures issued by the Canadian Life Insurance Officers Association show that ordinary life sales in the Dominion in October, \$57,795,000, established a new high level for any month since the war started.

Sales by provinces were British Columbia, \$4,986,000; Alberta, \$2,555,000; Saskatchewan, \$1,601,000; Manitoba, \$2,885,000; Ontario, \$24,208,000; Quebec, \$17,159,000; New Brunswick, \$1,407,000; Nova Scotia, \$2,098,000; Prince Edward Island \$250,000; Newfoundland, \$646,000.

## McNeill Management Head

Clifton W. McNeill, second vice-president of Union Mutual Life, has been appointed chairman of the agency management committee of the Health & Accident Underwriters Conference to succeed R. L. Paddock, Time, who has entered military service. Mr. McNeill has been a member of the committee for some time.

H. A. Behrens, chairman of Continental Casualty and president of Continental Assurance, spent two days in Salt Lake City visiting Agency Manager P. J. Purcell. He was en route home from a hunting vacation spent at Sun Valley and his ranch near Ketchum, Ida.



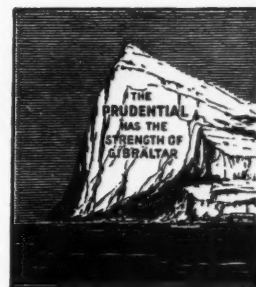
## The Policy Anniversary

There is one date that should hold a prominent place in every family record.

It is that on which the bread-winner acquired his first life insurance policy and began to build his program of financial defense for his dependent family.

His descendants may have cause to praise his memory for this foresight and concern over the security and welfare of others.

Teach your prospects the significance of this DAY of DAYS.



**The Prudential**  
Insurance Company of America

Home Office, NEWARK, N. J.

## C. L. U.

### Form Pacific Mutual Chapter

A Pacific Mutual Life C.L.U. chapter has been organized with these officers: President, Eugene L. Rappaport, Chicago; vice-president, Frank J. Schwentker, Phoenix, Ariz.; secretary-treasurer, Malcolm C. White, Oklahoma City, all general agents. Directors are: A. E. Kraus, Los Angeles general agent; Isabell L. Daugherty, Paschall-Gist Agency, Los Angeles; W. S. Cooley, Fabling & Gillis agency, Denver, and B. F. Davis, Hoover & Diggs agency, Pittsburgh.

### Tax Lectures in Detroit

DETROIT—The Detroit CLU chapter is holding a series of open meetings to cover various phases of the 1942 revenue act. This week R. J. Lawthers, home office policy department manager New England Mutual Life, talked on "Pension Plans," pointing out necessary modifications.

R. H. Berry, Detroit tax attorney and his associates, H. L. Caverly and R. W. Barbier, will discuss estate, gift and income provisions of the act as they affect personal estates and incomes, including

life insurance and annuities on Dec. 5.

On Dec. 12, R. M. O'Hara, tax attorney, and H. A. Smith, C.P.A., chairman taxation committee of the Michigan Association of Certified Public Accountants, will lead a discussion on profit-sharing, pension trust plans and business insurance. Questions that develop during the first two sessions will be answered at the conclusion of the third meeting if submitted in writing prior to the meeting. The course is presented by the educational committee of the chapter, headed by J. R. Kennedy, New England Mutual.

### Open Meeting in Los Angeles

LOS ANGELES—Leading business and professional men were guests of the Los Angeles C. L. U. chapter at a dinner. In his welcome, President E. L. Smith explained that the chapter sought to acquaint the guests with its aims to extend the benefits of life and accident and health insurance. He pointed out how life insurance men can assist in meeting problems brought about by higher income taxes.

Arthur H. Young, California Institute of Technology, discussed changes in the conception and practices of industrial relations.

### Canada May Requisition All Cars

Addressing the Ottawa Life Underwriters Association, A. Gordon Nairn, field supervisor of the Life Underwriters Association of Canada, stated that the government may ask car owners using them for non-essential and luxury driving to loan them for essential war use.

A sharp reduction in non-essential driving will be made soon, Mr. Nairn stated. However, he added, life insurance salesmen will receive "every consideration."

Mr. Nairn said the oil controller had informed him the government wants gasoline and oil made available so that cars would be kept in running order. The reason for this is that the government is considering calling in for vital use cars not now used for necessary driving. If gasoline were not made available, tires and batteries would deteriorate and the cars would be useless.

### Discuss Guertin Report in Neb.

At the November meeting of the Nebraska Life Institute in Lincoln, papers were presented by Forrest Estes, actuary of Bankers Life of Nebraska; Don Parker, Security Mutual, and Dan D. Macken, Woodmen of the World, discussing various phases of the Guertin report. Insurance Director Fraizer also spoke. General approval was given the proposal to bring mortality tables up to date, to reflect actual experience of the companies. Discussion also covered the separation of non-forfeiture from the solvency test.

### Fix Office Hours in Los Angeles

LOS ANGELES—All insurance offices except life home offices in the metropolitan area here are being asked to change their office hours to not earlier than 9:45 a. m. to 5:45 p. m. starting Nov. 27, by the war transportation coun-

## Mutual Life Has Retraining Plan



Mutual Life is offering a new and comprehensive retraining program to all agents under contract one year or longer in order that they may fully and scientifically meet today's changing conditions. Five home office training assistants are now in the field explaining the course, which is purely voluntary and includes study of sales methods and ideas, as well as a thorough, detailed plan of

work methods. Agents taking the course who qualify will be invited to attend sectional schools.

In the picture, taken at a final conference of training assistants, are: Stanton G. Hale, western territory; Eddie E. Waller, east central; John L. Scripps, Jr., west central; Director of Training Ben Williams; Ralph Ruch, southern, and Herbert A. Cavanagh, western.

cil. The Pacific Board office has sent out a notice that its hours will be from 10 a. m. to 12:30 p. m. and from 1:30 p. m. to 4 p. m.

The Insurance Exchange notified its

members that its hours will be from 9:45 a. m. to 5:45 p. m.

The home offices of Pacific Mutual Life and Occidental Life will be governed by geographical location.



★ I WISH YOU COULD HAVE BEEN WITH ME last Saturday morning at the opening of the Rochester, N. Y., Second-Step School. It would have done your heart good to have felt the cheerful optimism of the 125 enrolled men, to have seen the eagerness with which they began the work.

AS ONE GENERAL AGENT SAID TO ME, "If the men get nothing more out of the school than two hours a week spent in this kind of atmosphere, it will pay." Thanks are due again to ELLEN M. PUTNAM, C.L.U., general chairman, to TIM CROWE, C.L.U., Association president, and to the Educational Committee.

AT THE WOMEN'S SALES CONGRESS held in New York City, the new book of the National Association Committee of Women Underwriters, "Life Underwriting—A Career for Women," made its first bow.

TODAY'S MAIL WAS THE BIGGEST SINGLE DAY'S MAIL ever received at R & R—almost 400 separate orders. We do appreciate the consideration you are giving to the job we are trying to do today.

**R & R**  
PAUL SPEICHER  
Managing Editor  
**THE INSURANCE  
RESEARCH & REVIEW SERVICE  
INDIANAPOLIS**

## Fighters for Victory!

★ Defenders of Home, Family,  
Nation—through Life Insurance  
... that's the job which State  
Life Agents—and other Faithful  
Agents—have undertaken for  
the Duration . . . They are  
*Fighters for Victory!*

## THE STATE LIFE INSURANCE COMPANY

Indianapolis, Indiana

MUTUAL LEGAL RESERVE FOUNDED 1894

## RECORDS

**Equitable Life of Iowa**—Reports \$5,513,779 new business in October, a gain of \$1,350,000 over September and the largest paid volume for any month since March. Life insurance in force increased \$1,596,163, giving a gain of \$13,316,794 for the year.

**Ray E. Haberman**, general agent in Minnesota, except the Twin Cities, for Northwestern National, produced \$1,200,000 during October in honor of President O. J. Arnold. Mr. Haberman has 30 full time agents. Twenty-four agents produced over \$10,000; eight produced over \$20,000 and four turned in better than \$65,000 each. In October, 1941, the agency had 12 more full time men but produced \$1,071,000.



## Give Commissioners Meeting Schedule

(CONTINUED FROM PAGE 1)

it was. It is stated that no formal action has been taken and no definite conclusions have been reached, the conferences being purely of an informal nature. The schedule of committee meetings and general sessions for the New York convention is:

### Sunday, Nov. 29

3 p. m.—Executive committee executive session with attendance limited to members of committees, other commissioners and insurance department representatives.

4 p. m.—Public session of executive committee.

7:30 p. m.—Sub-committee on taxation to discuss taxation of marine premiums. Seth B. Thompson, Oregon, chairman.

8:30 p. m.—Opening session of N.A.I.C. with welcoming formalities, president's remarks, roll call of states, other business.

9 p. m.—Executive committee session if necessary.

### Monday, Nov. 30

9 a. m.—Committee on compensation, Morvin D. Duell, Wisconsin, chairman.

9 a. m.—Sub-committee on industrial life insurance, Charles F. J. Harrington, Massachusetts, chairman.

10 a. m.—Committee on interstate rating, Louis H. Pink, New York, chairman.

11 a. m.—Committee on valuations, Pink, chairman.

12:30 p. m.—Luncheon.

2 p. m.—Committee on real estate appraisals and forms, Harrington, chairman.

3 p. m.—Committee on examinations, Jess G. Read, Oklahoma, chairman.

4 p. m.—Session of N.A.I.C., special order of business, consideration of the report of the committee on non-forfeiture values.

8:30 p. m.—Executive committee session if necessary.

### Tuesday, Dec. 1

9 a. m.—Committee on fire and marine insurance, George A. Bowles, Virginia, chairman.

10 a. m.—Committee on law and legislation, C. C. Fraizer, Nebraska, chairman.

10 a. m.—Committee on casualty and surety, Arthur J. Rouillard, New Hampshire, chairman.

11 a. m.—Committee on uniform countersignature laws, Harrington, chairman.

12 noon—Closing session of N.A.I.C., reports of committees, other business, adjournment.

1 p. m.—Convention luncheon.

2:30 p. m.—Executive committee session if necessary.

## Agency Executives' Meeting Climax

(CONTINUED FROM PAGE 1)

Agency Officers meetings to have an outside speaker as the final convention feature and oldtimers vouchsafe that Mr. Wilson gave the most significant message that an outsider has brought to the organization. He spoke on the qualities of leadership and employee relations. He has none of the oratorical manner but he speaks clearly and he conveyed a message that stirred the audience deeply.

Following the session, Aetna Life gave a small reception for Mr. Wilson. S. T. Whatley, vice-president of Aetna Life and the newly elected chairman of the Life Agency Officers Association, presided, assisted by N. M. DeNezzo from the home office and R. S. Edwards, Chicago general agent.

What has come to be a tradition at these meetings is the dinner for member companies of the bureau that have \$125,000,000 or less insurance in force. R. E. Irish, president of Union Mutual Life, had much to do with starting the custom and he is the leader in maintaining the activities. He presided at the Chicago dinner this year as usual. There were two speakers, Charles Martin of Northern Life of Canada, who answered questions about Canadian life insurance

conditions in wartime and Claris Adams, president of Ohio State Life, who told something about the work of the life insurance coordinating committee of which he is a member.

Another now established custom of the week is the luncheon given by the bureau for the newspaper men. This year Wendell F. Hanselman, vice-president of Union Central Life, presided. J. C. Behan, vice-president of Massachusetts Mutual Life, entertained with some stories. Others present were J. M. Holcombe, Jr., manager of the Research Bureau; S. T. Whatley, vice-president Aetna Life; James Rutherford, executive vice-president of the National Association of Life Underwriters; Holgar Johnson, president Institute of Life Insurance, and Powell Stamper, advertising director of National Life & Accident.

## Reinstatement Plan Is Agreed Upon

(CONTINUED FROM PAGE 2)

Massachusetts Casualty, Massachusetts Indemnity, Massachusetts Protective, Paul Revere Life and Monarch Life.

### Welcomed by Producers

The new rules will be welcomed by producers because prospects contemplating going into service were reluctant to buy non-cancellable policies under the circumstances rectified by the new rules. As the reduced premium under Plan A is for the purpose of maintaining the reserve, it is expected that it will have to be lower than the 40 percent maximum as if it is more than the difference in premium at the age of issue and the probable attained age at reinstatement, there would be little advantage for the policyholder to select this plan. In cases where policies have been in force for some time the policyholder will probably select Plan A and new policyholders Plan B.

## \$100,000,000 a Week Production in Navy Told

(CONTINUED FROM PAGE 2)

essentials are eliminated and the story moves rapidly and efficiently toward an almost inevitable close. Lt. Slater before entering service was connected with the advertising and sales promotion department of the Kemper companies in Chicago.

### Company Officials Attend

Harry G. Walter, supervisor of Stumes & Loeb, Chicago general agents of Penn Mutual, chapter president, presided. Several company officials who were taking part in the Life Agency Officers-Sales Research Bureau meeting at the Edgewater Hotel were present. These included B. C. Thurman, assistant superintendent of agencies Mutual Benefit; Ray Johnson, superintendent of agencies New York Life, and George F. B. Smith, assistant vice-president of Connecticut Mutual. E. S. Hewitt was interlocutor.

### Survey Ohio Part-Time Situation

COLUMBUS—The Ohio department, it is understood, will make a survey of the part-time life insurance agent situation, especially in the rural districts. It is stated that the rural sections of the state are not being adequately serviced, as full-time agents would not be justified in devoting all their time to solicitation of life insurance in the country districts. Some managers and general agents have stated that they feel the Ohio department's part-time requirements are too rigid.

### Weinstock to New York Parley

Sidney L. Weinstock, deputy insurance commissioner of California, will represent the California department at the convention of the National Association of Insurance Commissioners in New York.

# Move Over, Billionaires

At the close of the first half of 1942, we were within sixty million dollars of having a billion dollars of Life Insurance in force.

Thus it will not be long before we join that select group of Companies in the billion dollar class. It could happen during the last half of 1942, certainly by early 1943.

The thought about it that gives us the greatest satisfaction is the security that Life Insurance means to the people who own it.

*The*  
**NATIONAL LIFE  
AND ACCIDENT  
Insurance Company, Inc.**

C. A. CRAIG, Chairman of the Board  
HOME OFFICE  
NASHVILLE  
C. R. CLEMENTS, President  
NATIONAL BLDG.  
SHIELDS YOU  
TENNESSEE

## EDITORIAL COMMENT

### Harry Hopkins and Insurance

Harry Hopkins' statement in an "American Magazine" article that the insurance business would be called upon to furnish 300,000 of its employees as its part in civilian mobilization to step up the war effort has caused much talk among insurance men. Life men are particularly interested in Mr. Hopkins' statement that if the \$10,000-a-year executive can't pay his life insurance premiums out of the \$3,000 a year he earns working for a war plant it will be just too bad about his life insurance.

One possibility that has been suggested is that in the event of such a compulsory mobilization of civilian manpower the soldiers and sailors civil relief act be extended to cover cases of civilians who are forced to leave high-paying jobs to accept lower salaries in work that is more essential to the prosecution of the war. It is true that at the moment such an idea seems far-fetched but it would be just as well to get set for any conceivable developments.

A great deal of Mr. Hopkins' article seems fantastic at the moment. But even so recently as a year ago most people would have considered it incredible that this country would be strictly rationing automobiles, tires, gasoline, sugar and coffee within the ensuing 12 months, with additional restrictions on

many other commodities in the immediate offing.

As far as life insurance is concerned, the most disturbing part of Mr. Hopkins' article is not the possibility that men shifted into lower-paying war industry jobs may have difficulty paying their premiums but rather the callous attitude toward this situation expressed by a man high in the President's councils. To the man making a substantial salary, including those who make much more than \$10,000 a year, life insurance is usually the most important thing he owns. If he is forced to drop all but a nominal amount of his protection there is a dangerously large chance that he will not be able to replace it when the war is over and he leaves his place on the assembly line to get behind an executive's desk.

Of course Mr. Hopkins was dealing with many matters besides life insurance in his article and is perhaps to be pardoned for taking a rather offhand attitude about men's life insurance. We hope this is the explanation rather than evidence of a belief on the part of one so influential in the government that life insurance is something a man can dump overboard for the duration as a not too important casualty of war. Is not this the time to do some sound thinking?

### The Era of Social Consciousness

TRANSITIONS from one era to another are so deceptively gradual that it is difficult to detect the shift except in historical perspective. Yet it is important for all life insurance men, particularly the leaders, to pause long enough in their grappling with day-to-day problems to appraise these long-swing changes. Otherwise it is all too easy to go on living in the past without realizing it is the past, ignoring the changed climate in which the business finds itself and to which it must adapt itself.

Life insurance may be said to be in its third major phase, the period of social consciousness. First, there was the era of organization and promotion, which ended late in the first decade of the present century. Then followed the period of tremendous expansion which tapered off during the depression and gave way to a more normal growth trend.

Manifestations of social consciousness have been observable for years but it was the cooperative effort that culminated in the formation of the Institute of Life Insurance from which most

of this public relations activity has stemmed that really got the trend under way in an industry-wide sense.

It is important to understand the trend and all its implications, not merely paying it lip service but actually putting it into action, for social consciousness in action is a pretty good definition of that elusive term, public relations. A list of some of the more important public relations accomplishments of the last few years is significant. It should give new courage to some who may have been inclined to view it as a passing phase.

Without doubt first place on the list should go to the adoption of modern mortality tables. The changeover is far from complete but there is no doubt that it will be consummated within the next couple of years. This will put an effective stop to self-seeking critics and misinformed laymen who state confidently but erroneously that insurance costs more because it is based on an obsolete mortality table.

Other manifestations of social consciousness are financial statements which

policyholders can not only understand but read with real interest; advertising which is geared to what the public wants to know rather than what the company wants to talk about; sales of series E war bonds and plans now getting under way for selling F and G bonds; the record of companies in buying government bonds for their portfolios and of life insurance personnel in adopting 10 percent salary deduction plans to buy war bonds; cooperation with the army and navy on payroll allotments through the life insurance coordinating committee headed by President G. L. Harrison of New York Life; cooperation with the war effort through the "Keep Well" crusade; the cancelling of conventions; and home offices starting employees' vacations in the middle of the week, about which an ODT release stated that "progress made thus far toward keeping down week-end travel has been due mainly to the cooperation of government agencies and private business organizations, particularly insurance companies and banks."

Not the least important aspect of public relations is that a definite well organized effort is being made. It is important that this should be understood and appreciated not only within the business but outside. No one would pretend that the life insurance business has "arrived" in a social consciousness or public relations sense. But it should be recognized that an excellent beginning has been made, a foundation on which a sound structure can be built. It was notable that at the American Life Convention meeting there was hardly a speaker who did not refer to the public relations as-

pect of the subject he was discussing.

The "New Yorker" magazine used to solicit advertisers with the slogan, "Sell the people that other people copy." This is a good principle to bear in mind in life insurance public relations work. One of the most difficult and important groups to reach is the highly vocal minority of "thinking people." These include college professors, professional and amateur reformers, young lawyers seeking causes to espouse, writers, reporters for crusading newspapers, editors of liberal magazines, all the well-meaning but not always too practical individuals who want to see things changed for the better and chafe at even a slight delay.

These people are highly articulate and have ways of getting their ideas before an aggregate audience of imposing proportions. This audience is all too prone to take the word of these folks rather than listening to those who really know something about life insurance, because the latter are necessarily less sweeping in their statements. Yet these well-intentioned laymen are not usually unreasonable. If they understood more about life insurance and particularly the direction in which the business itself is trying to move they would not only be more tolerant but could be more constructive in their criticisms. Of course there is no convincing the critic who insists that companies should sell endowments at term insurance rates but in general the better informed are these leaders of public opinion the less risk there is of their doing harm and the greater the chance of their suggestions being practical, constructive and worthy of adoption.

## PERSONAL SIDE OF THE BUSINESS

John L. Kleiss, district manager of Mutual Life of New York, at Coffeyville, Kan., has received word that his son, Lt. Norman J. Kleiss of the navy, aboard a battleship at Pearl Harbor was awarded the distinguished flying cross by Admiral Nimitz of the Pacific fleet, for scoring a direct bomb hit on an enemy cruiser.

Frank Knox, secretary of the navy, awarded the navy cross to Lt. Kleiss for heroism in action against the Japs at the battle of Midway.

Home office employees and local representatives crowded the directors' room of the Franklin Life in Springfield, Ill., Nov. 13 to greet President C. E. Becker and help him celebrate his "Friday, the 13th" birthday. Because he was born on "Friday, the 13th," he considers 13 his lucky number, and so in decorations the symbols of good luck counterbalanced the bad.

A man-sized black cat handed Mr. Becker a huge three-tiered birthday cake which was decorated with horseshoes and four-leaf clovers, broken mirrors and ladders, and surmounted with a prancing black cat. A young lady whose hat and corsage were made of four-leaf clovers, whose necklace suspended three

rabbits feet, and whose dress was bespangled with good luck symbols presented an immense basket of chrysanthemums.

J. Frank Trotter, manager of Mutual Life of New York at Kansas City, has been reelected vice-chairman of the sales executives' division of the Advertising Club there.

Private Robert H. Bowe of Minneapolis was publicized as the driver of the first army truck to travel the north end of the Alcan Highway which constituted the first road trip ever made from the interior of North America to Alaska. Private Bowe is the son of Dr. and Mrs. R. J. Bowe of Minneapolis. Mrs. Bowe (Evelyn Healy Bowe) is an agent in Minneapolis for Great-West Life. Private Bowe was designated as the driver of the first in a line of trucks to head northward to Fairbanks after the formal dedication of the highway.

Cadet J. S. Thompson, Jr., son of John S. Thompson, vice-president and mathematician of Mutual Benefit Life, was honor man with an average of 96.1 percent in an army air force class graduated at Miami.

William Ahrens of the personnel de-

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## Old Line Life Presentations



Old Line Life of Milwaukee is presenting emblems and certificates to current members of the Star Leaders Club at a series of regional meetings. The club is composed of leading agents in premiums and persistency of business.

H. R. Buckman of Milwaukee (left), qualified for a diamond emblem which was presented by J. H. Daggett, vice-president, at the Milwaukee regional meeting. Mr. Buckman, member of F. W. Du Bose & Associates, is vice-president of the club.

partment of the Northwestern Mutual Life home office is on a three-month leave of absence to the state bureau of personnel at Madison, Wis., installing the merit rating system for state employees under the new civil service law.

A large birthday cake, flowers and a shower of good wishes and presents from his many friends in the field and home office greeted Dr. Richard Connolly, director of Mutual Benefit Life's laboratory, on his 80th birthday. Dr. Connolly first became associated with the company when Amzi Dodd was president.

Edward J. Hardin, vice-president Retail Credit, was married to Miss Eleanor Patterson, Bryn Mawr, Pa., daughter of Mr. and Mrs. David N. Patterson of Bryn Mawr, at the Madison Avenue Presbyterian church in New York City. After a wedding trip in

Montreal and Quebec, they will make their home in New York.

Frank Yetka, former insurance commissioner of Minnesota, has been elected county attorney of Carleton county, Minn. He was in that office when Governor Floyd B. Olson named him commissioner.

Col. C. B. Robbins, manager and general counsel American Life Convention, who underwent an operation for gall bladder at St. Luke's Hospital in Chicago, was taken to his home in that city but now has returned to the hospital on advice of his physician. Chicago has been visited with fog, rainy weather and general depressing atmospheric conditions which affected Colonel Robbins' respiratory mechanism. It was deemed best, therefore, to get him back to the hospital until he was stronger.

Elizabeth C. Stevens has completed

### MUTUAL TRUST LIFE INSURANCE COMPANY

HOME OFFICE  
CHICAGO



FIELD BUILDING  
ILLINOIS

*"As Faithful as Old Faithful"*

ONE OF THE LOWEST NET COST COMPANIES  
IN THE UNITED STATES

Whole Life (Paid-Up at 85)  
Minimum \$2,500—Maximum \$100,000  
Age Limit 10 to 60

AGE	ANNUAL PREMIUM PER \$1,000	20 YEAR ANNUAL NET COST PER \$1,000 PRESENT DIVIDEND SCALE (NOT GUARANTEED)
10	\$13.75	\$ 3.16
11	13.98	3.15
12	14.22	3.13
13	14.48	3.12
14	14.74	3.11
15	15.02	3.10
25	18.56	2.81
35	24.30	3.21
45	34.25	6.59
55	52.77	18.10

No Military Restrictions Below Age 15 or Above Age 44.

*Nothing Better in Life Insurance*



## A General Agent's Earnings In a Metropolitan Area

Agency established eight years ago on the Pacific Coast.

Year	Per. Prod.	Earnings on Per. Prod.	Total Agency Prod.	Total Earnings
1939	\$164,000	\$5,686	\$195,000	\$8,113
1940	\$129,564	\$4,595	\$286,000	\$7,418
1941	\$314,000	\$7,574	\$682,000	\$12,600

General agency openings in California, Oregon, Washington, Idaho, Montana, Utah and Wyoming. Look up our financial statement.

### WESTERN LIFE INSURANCE COMPANY

Since 1910

Assets \$16,444,465  
Surplus \$2,410,000

HELENA

MONTANA

R. B. RICHARDSON  
President

LEE CANNON  
Agency Vice President

## United Life and Accident Insurance Company

Concord, N. H.

### Representatives

have something unusual to sell. Ask the  
man who owns a United Life and Accident Insurance contract which contains:

1. Life Insurance
2. Double Indemnity
3. Triple Indemnity
4. Non-cancellable Accident Insurance
5. Waiver of Premium

Territory Available for New General  
Agencies in Pennsylvania and Delaware

Write

**WILLIAM D. HALLER**  
Vice President and Agency Manager

20 years with the Sales Research Bureau. Miss Stevens is a native of Deep River, Conn. Following graduation from Smith College in 1921, she was with Phoenix Mutual in the personnel department for a short period before joining the bureau in 1922 shortly after its organization. Thus she has been with the bureau in all three of its locations: Pittsburgh, New York, and since 1924, Hartford. Since 1926 she has been office manager with important responsibilities in the fields of personnel, budgetary control, and finance.

Miss Stevens is widely known among life insurance sales executives. She is a regular attendant at Agency Officers-Research Bureau annual meetings and is secretary of the bureau's board of directors and executive committee. She is an outstanding example of the successful career woman in business.

Myron D. Noble, formerly with the South Platte agency of New England Mutual Life, has been named field agent for the Nebraska vocational rehabilitation division. He served overseas in the former war and has been prominent in American Legion affairs.

## DEATHS

Mrs. E. Lina Landeck, 80, who died in Chicago the other day, was the mother of Fred H. Landeck, vice-president of the Otis Hann Company of Chicago.

Mrs. Anna F. Thomas, for 39 years in the home office agency of Penn Mutual Life, died at the age of 78. She was the widow of Dr. Isaac Thomas, at one time a medical examiner of Penn Mutual. She was one of the earliest women to engage in selling life insurance in Philadelphia. She was active at her office until about a year ago, when illness rather than advancing age kept her away from her desk.

Herman Kabakoff, associate of the Howland general agency of Massachusetts Mutual Life in Memphis, Tenn., for 14 years, died in University hospital, Ann Arbor, Mich., following a major operation. He was a leading producer of the agency for many years, always producing about \$250,000 annually and approximately 100 lives. He was a consecutively weekly producer with the record of 507 weeks of writing one or more applications weekly.

George Barnes, 58, a life insurance agent for 30 years, died in St. Louis. He was with New England Mutual Life and was a past president of both the St. Louis C.L.U. Chapter and the Life Underwriters Association of St. Louis.

William A. Hutcheson, retired vice-president and actuary of Mutual Life, died of a heart ailment at his home in Gladstone, N. J. He was born in Greenock, Scotland, 74 years ago.

Mr. Hutcheson was president of the Actuarial Society of America in 1920-21. He was much interested in the historical aspects of life insurance and the actuarial profession and had done considerable writing on life insurance history.

A graduate of Merchiston Castle School, Edinburgh, in the class of 1887, Mr. Hutcheson was first employed by Scottish Widows Fund at Edinburgh. Later he became assistant to the actuary of London Assurance. He came to the United States in 1899 to become associate actuary of Mutual Life. He was elected vice-president in 1931 and retired in 1940. During the first world war Mr. Hutcheson was chairman of the Y.M.C.A. war work council's insurance commission.

### Irwin to Address Managers

The General Agents & Managers Club of Des Moines will hold its next meeting Dec. 7. P. C. Irwin, associate actuary of Equitable Life of Iowa, will speak on estate and property management.

## COMPANIES

### Mutual Life, N. Y., Forms War Service Bureau

In order to render the greatest possible service to policyholders who have entered or in future may enter the armed services, Mutual Life of New York has set up a home office department known as the policyholders' war service bureau.

#### Purposes of Setup

The purposes are to acquaint policyholders with provisions of the soldiers and sailors relief act as amended, to handle premium allotments from pay under Public Law No. 490, at the request of the adjutant general of the army, to handle regular allotments from pay to meet life insurance premiums, to cooperate with agencies, policyholders and beneficiaries in doing everything possible to continue life insurance now in force, and to assist policyholders entering the service in making plans for the proper protection of their life insurance interests.

### Columbus Mutual Open House

The Columbus Mutual Life held open house for two days in its new home office building at Sixth and Broad streets, Columbus. More than 2,000 persons inspected the building. Many floral offerings were received.

### New Boston Mutual Directors

F. E. Jennings and T. H. Carens have been elected directors of Boston Mutual Life. Mr. Jennings, Everett, Mass., is a partner in the law firm of Bartlett, Jennings & Bartlett. Mr. Carens is vice-president in charge of public relations of Boston Edison Company.

## COAST

### Sift 43 Legislative Proposals in California

SAN FRANCISCO—Of the 43 legislative proposals affecting life and disability companies considered by company and organization representatives, producers and members of the staff of the department of insurance, at an all-day conference in San Francisco, 25 have been given to committees for further study and report, 11 were approved

and the others either dropped entirely or postponed.

Chief among the measures postponed, at least "for the duration" was that which sought to put the standard provision and approval of policy law into effect in California. Companies felt that such legislation in these days of manpower shortages would work an unnecessary hardship. An alternative recommendation will be made to Commissioner Caminetti for a measure to give him power to disapprove any policy form or provisions that are "out of line," deceptive or misleading.

Another measure calling for standard

non-forfeiture and valuations laws, pursuant to the Guertin committee report was placed in the hands of a committee of actuaries.

Several of the measures approved strengthened the agency qualification law and made changes in the period in which an agent operates under a certificate of convenience before receiving his regular license, following examination.

Practically all of the measures relating to group disability were referred to committees for further study and report.

In absence of Mr. Caminetti, the conferences were presided over by Sidney

*From the Records*

STATEMENTS  
LEDGER

OVER ONE MILLION POLICIES  
NOW IN FORCE

SUN LIFE  
of CANADA  
HEAD OFFICE • MONTREAL

Save wisely TODAY — for TOMORROW

Our Seventy-fifth Anniversary Year

1867 1942

EQUITABLE LIFE OF IOWA

HOME OFFICE • DES MOINES



L. Weinstock, deputy commissioner. However, late in the afternoon, Mr. Caminetti made a brief appearance in which he urged that the insurance people eliminate as many unnecessary proposals as possible to relieve the burden on the legislators.

Prior to the sessions, company people met here to discuss the proposed measures. Among those in attendance at these discussions, which were presided over by Francis V. Keesling, president of West Coast Life, were: Pacific Mutual Life, Asa V. Call, president; Lyman P. Robertson, Fred Kerman and Leslie Cooper. Occidental Life, Dwight L. Clarke, executive vice-president, Howard J. Brace, Clarence Tookey and Powell Smith. California-Western States Life, O. J. Lacy, president, Harold Leavey and Marcus Gunn. Vice-president Gordon Thomson also represented West Coast Life.

Previously the changes had been the subject of discussion at the meeting of the Actuarial Club of the Pacific States at Del Monte.

Proposed bills approved in conference or committee, go to the commissioner for review and in December final hearings will be held and the legislative program formulated. It is expected that not more than 10 or 12 bills will be presented to the legislature, although many of the department bills covering investment and administrative suggestions will be grouped in one "basket bill."

Among the proposals withdrawn was one governing advertising of non-admitted carriers, which would have made it a misdemeanor to publish or carry via radio the advertisements of non-admitted companies.

#### Plan Quarterly Cal. Meetings

SAN FRANCISCO—Because of the interest manifested and the value received from exchange of ideas at a meeting here of presidents and members of the staff of the four California life companies, it has been decided to hold such meetings quarterly, alternating between San Francisco, Los Angeles and possibly Sacramento. The next meeting, according to F. V. Keesling, president of West Coast Life, who served as chairman of the informal group, will be held Feb. 20.

#### Adam Littig on Coast Tour

Adam Littig, midwestern supervisor of National Life of Vermont, has been visiting agencies in Los Angeles, San Francisco, Portland and Seattle.

#### New Los Angeles War Bond Drive

LOS ANGELES—Los Angeles life men are promoting the Treasury's plan to increase the southern California payroll allotment plan for the sale of war bonds from \$11,000,000 per month to \$15,000,000 by Jan. 1.

The executive committee which will handle the drive is headed by Kellogg Van Winkle, Equitable Society, as chairman and Mark S. Trueblood, Union Central Life, vice-chairman.

## AGENCY NEWS

#### Chipman Agency Observes Its 19th Anniversary

Harry A. Chipman, Columbus, O., manager Equitable Society, was host to his agents and their wives at a Thanksgiving dinner in Granville, O. Guest speakers were Walter L. Gottschall, director of agencies, Chicago, George J. Woodward, Cincinnati manager, and Dr. J. M. M. Gray, pastor Bexley Methodist Church.

Chester R. Shumway, Ravenna, O., was chosen the 1942 "Head Man" for having the best record for the past year. Fifteen members qualified for the Gobblers Club by writing at least 19 applications in honor of the agency's 19th anniversary. Each was awarded a live turkey gobbler.

In its six weeks anniversary campaign

\$989,605 of life insurance was written on 438 lives. Roy A. Cole, Columbus, led in number of cases written with 28 and Ray H. Halderson, Medina, O., led in volume with production of \$71,500.

By persuading people to buy life insurance and pay premiums to be invested in war bonds, agents are making a direct contribution to the war, Mr. Chipman declared. In keeping families from becoming financial burdens to the government, in keeping down inflation and in providing after the war funds agents are a major factor in the war effort.

#### Columbus Agency Open House

The Columbus agency of Lincoln National Life, which recently moved from the Huntington National Bank building to 616 Beggs building, held open house Monday. More than 100 visited the new offices. A. D. Crow, Columbus general agent, was in charge. A. L. Dern, vice-president and agency director; W. C. Brudi, agency auditor, and G. M. Bryce, assistant secretary in charge of the new business department, were present from the home office.

#### Hall Agency Has Office Clinic

The J. Elliott Hall agency of Penn Mutual Life in Newark has started an "office clinic" which will hold two meetings each week from 4:30 to 5 p.m. The purpose is to teach the office force telephone technique, fundamentals of life insurance, and proper counter relations with policyholders.

#### Earls Agency Has Record Week

With 93 cases and \$450,200 of insurance sold during the past week, W. T. Earls agency of Connecticut Mutual Life in Cincinnati had the biggest week in its history. Ralph H. Love is agency manager during the absence of W. T. Earls, general agent, now serving as a lieutenant (j. g.) in the navy, stationed in Annapolis.

## ACCIDENT

#### Lloyd Perkins Is Seattle President

SEATTLE—Lloyd A. Perkins, general agent Pacific Mutual Life, was elected president of the Seattle Accident & Health Managers Club at the annual meeting, succeeding Howard R. Henderson, manager of Massachusetts Protective. Fred C. Becker, Great-West Life, was elected vice-president and U. H. Hangartner, Reliance Life, secretary-treasurer. Dwight Mead, Pacific Mutual, was chairman of the nominating committee.

#### Will Amend Constitution

It was decided to amend the constitution and by-laws to conform with those of the National association. Mr. Henderson received a desk pen set, appropriately inscribed. He was appointed regional director of the National association and plans to sponsor a new club at Tacoma in the near future.

C. C. Thompson, manager Metropolitan Life, expressed the belief that many accident and health and life producers who are now leaving the business to engage in temporary war work are making a mistake. He believes a good insurance producer is rendering a vital service by staying on the job he knows best. Protection of income and the family is important to a strong home front. It is here that the well-trained insurance agent can be of most value.

W. L. Waltz, manager of Travelers, stressed the importance of accident and health insurance in building a multiple-line agency.

#### Butler Salt Lake City Speaker

Speaking at the November meeting of the Salt Lake City Accident & Health Club on "Prospecting," J. T. Butler, general agent of Aetna Life, said that

an agent to prospect successfully must have committed to memory a definite sales talk. Among fruitful sources of leads for prospects he listed policyholders, age changes, office leads, circular letters and personal friends. W. J. McGettigan, Denver, manager accident and health department Security Life & Accident, was a guest.

#### Service Status Letter to All Cal. Insured Required But Can't Be Used in Sale

Companies which are members of the Bureau of Personal Accident & Health Underwriters have notified insured who are in service that insurance will be continued without charge as to any accident which might occur during the man's training period and within continental United States which did not result from actual invasion, combat or bombardment.

#### Copies to Policyholders

Now Commissioner Caminetti of California has ordered those companies to mail a copy of any such letter to every policyholder in that state and to file four copies of such letter in his office, with assurance that a copy has

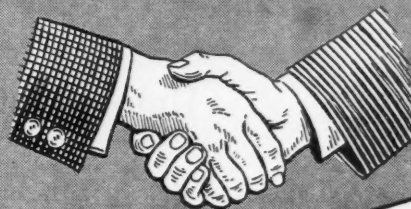
been mailed to every such policyholder in California and that a copy will be furnished to any new policyholder in the state.

However, he bars the use by any insurer of any such letter as a sales argument in the sale or attempted sale of any policy, or as a part of any sales or advertising campaign or program.

Commissioner Caminetti also has ruled that no policy providing for reduction of benefits at a specific age shall be issued to any person who already has reached that age, and that no such clause will be approved unless it states clearly that the reduction is effective only if the insured passes the specified age after issue of the policy.

#### Continental Casualty Has "Non-Can" Accident Form

Continental Casualty expects to have on the market by Jan. 1 its new non-cancellable accident policy, which covers accident only and provides virtually the same coverage as the standard bureau accident policy, with the addition of the non-cancellable feature. It provides weekly indemnity for the duration of disability, up to lifetime, and a blanket medical expense rider may be added. The company also will issue a non-



"A Friendly Group  
to Join for  
Steady Progress"



THE  
OHIO NATIONAL  
LIFE INSURANCE  
COMPANY

CINCINNATI, OHIO T. W. APPLEBY, President

## RAINBOW'S END

On Armistice Day, 1942, the Bankers Life had outstanding, in full force and effect, 307,725 policies, held by 263,918 policyholders.

Figuring three to each family head or breadwinner (husband, wife and one child) this meant that the fortunes, expectancies, comfort and welfare of 791,754 persons are bound up in the Bankers Life Company of Iowa.

That number is approximately the population of St. Louis. It is more than the population of Boston; one-half that of Detroit; one-fourth that of Chicago.

The total insurance in force of the Bankers Life of Iowa on September 30, 1942, was more than \$801,000,000; an increase of more than \$17,000,000 in the first nine months of the year.

No wonder Bankers Life policyholders look at the sun shining through the rains and storms of war and see at the end of each rainbow a pot of gold in the form of sustenance and safety through Life Insurance.

"We figure to ourselves  
The thing we like; and then we  
build it up,  
As chance will have it, on the rock  
or sand,  
For thought is tired of wandering  
o'er the world,  
And homebound Fancy runs her  
bark ashore."

So wrote the poet a century ago, as true today as then. For Life Insurance is poetry as well as prose. President Gerard S. Nollen expressed this idea clearly in a recent message to the Field and Home Office personnel from which we quote:

"Life Insurance is big business, but big only because millions of American citizens have joined in using this instrumentality to provide greatly needed, but very moderate, financial security for themselves and their families... No other form of investment can take its place. Except for life insurance, millions of families would suffer hardship upon the death of the breadwinner.

"When adversity comes to a family, either through the death of the breadwinner or through illness or financial reverses, life insurance furnishes funds of inestimable value in meeting such emergencies.

"That fact was demonstrated with unusual effectiveness during the last depression. During those hectic years, millions of men and women were saved from want, and business enterprises were saved from bankruptcy, through the benefits which life insurance provided."

The bark of Life Insurance, steered true to its course, is bound toward almost 800,000 Bankers Life policyholders, beneficiaries, and dependents, bearing its precious cargo of Hope, Relief, Safety, Salvation.

The Rainbow's End and the Port of Protection are one and the same.

**BANKERS Life**  
the Double Duty Dollar Company  
DES MOINES

cancellable accident-only blanket medical expense policy, comparable to its present "new era" accident policy.

The premium for these forms is approximately 7½ percent higher than for the comparable cancellable policies. They will be available only to commercial type risks classified A, B, C, and D\*. All policies will be issued from the home office and for that reason there is

a slight reduction in the commission to producers.

G. A. L'Estrange, vice-president and agency director of Wisconsin National Life, is the author of one of the series of articles on Oshkosh, Wis., sponsored in the Oshkosh "Daily Northwestern" by the chamber of commerce there. Mr. L'Estrange's article was entitled, "Is Oshkosh a Front Rank City?"

## NEWS ABOUT LIFE POLICIES

### Pilot Life in Wholesale Field

Pilot Life has entered the wholesale field. The program provides for insuring employee groups of from 10 to 49. No medical examination is required of employees under age 60, but the company reserves the right to examine anyone when there is doubt as to his physical condition, and will not accept seriously impaired lives.

The protection may be converted without medical examination by any employee leaving a company which has a wholesale franchise, provided conversion is made within 31 days of termination of employment.

The employer may select a schedule which will permit a level amount to all employees, or an amount equal to

the employee's annual salary to the next \$1,000. The maximum issued to any individual is \$3,000.

Under a non-contributory group, 100 percent of eligible employees must be insured; while under a contributory group, at least 75 percent must be insured.

Each employee receives an individual policy, which contains the standard provisions applicable to this form of insurance.

### New England Retains '42 Scale

New England Mutual Life will pay throughout the entire year of 1943 the scale of dividends to policyholders that now prevails, the directors decided. Interest at the rate of 3¼ percent will

### Union Central's New Dividend Scale

Union Central Life of Cincinnati has announced to its field force the 1943 scale of dividends. This scale represents a slight reduction from that used in 1942.

A comparison of the total dividends paid on an ordinary life policy over a ten-year period gives the following:

Age 1942 1943  
15...\$ 31.71 \$30.66  
25... 35.70 34.25  
35... 39.20 37.11  
45... 46.38 42.10  
55... 66.10 53.68  
65... 100.67 86.81

A page from the Little Gem Life Chart showing net costs for 10 years and 10-year summary on ordinary life is shown herewith.

The decrease in dividends is more pronounced at the older ages and longer durations. Dividends on 20-payment life now total \$34.03 for 10 years, age 20 at issue, as against \$36.60 for 1942; age 40, \$40.43 and \$44.40, respectively; and age 60, \$65.79 as compared to \$81.19.

The decrease is stiffer on the 20-year endowment policy, with 10-year totals for 1943 and 1942 as follows: Age 20, \$37.15 and \$42.47; age 40, \$42.22 and \$47.70; age 60, \$66.04 and \$81.51.

Term contracts show a very small decrease at the younger ages but the older ages carry the burden. Total dividends for a five-year-term issued at age 20 are \$19.24 as compared to \$19.84 but for age 55 the comparison is \$14.84 to \$33.16. The rate of interest on dividend accumulations continues at 2.5 percent.

		Union Central, Ohio									
		1943 NET COST—NET PAYMENTS—Per \$1,000									
		ORDINARY LIFE—3%									
Ages	Premium	15	16	17	18	19	20	21	22	23	24
1	13.71	14.55	15.18	15.51	15.86	16.21	16.59	16.99	17.42	17.89	18.38
2	13.69	14.53	15.14	15.47	15.82	16.17	16.56	16.95	17.40	17.87	18.35
3	13.66	14.51	15.12	15.45	15.80	16.15	16.54	16.93	17.38	17.85	18.33
4	13.64	14.47	15.08	15.40	15.76	16.10	16.50	16.92	17.37	17.84	18.31
5	13.61	14.42	15.04	15.36	15.72	16.09	16.49	16.91	17.36	17.83	18.30
6	13.58	14.40	15.02	15.34	15.69	16.08	16.48	16.89	17.34	17.81	18.28
7	13.57	14.38	14.98	15.30	15.67	16.07	16.47	16.88	17.33	17.80	18.27
8	13.54	14.34	14.95	15.30	15.66	16.06	16.46	16.87	17.32	17.79	18.26
9	13.49	14.31	14.94	15.29	15.65	16.05	16.45	16.86	17.31	17.78	18.25
10	13.45	14.27	14.93	15.28	15.64	16.03	16.43	16.84	17.29	17.76	18.23
10 Yrs. Prems.	166.60	176.00	182.90	186.60	190.50	194.60	198.90	203.30	208.10	213.10	218.10
10 Yrs. Div'ds.	30.66	31.82	32.53	32.89	33.24	33.62	33.93	34.25	34.53	34.81	35.08
10 Yrs. NET...	135.94	144.18	150.37	153.71	157.26	160.98	164.97	169.05	173.57	177.91	183.18
Av. Net Payt...	13.59	14.42	15.04	15.37	15.73	16.10	16.50	16.91	17.36	17.82	18.29
10 Yr. Cash Val	67.00	75.00	81.00	84.00	88.00	91.00	95.00	98.00	102.00	105.00	109.00
10 Yr. Cost....	68.94	69.18	69.37	69.71	69.85	69.98	70.09	70.18	70.25	70.31	70.36
Average Cost....	6.89	6.92	6.94	6.97	6.98	7.00	7.01	7.02	7.03	7.04	7.05
Ages	Premium	25	26	27	28	29	30	31	32	33	34
1	17.86	18.35	18.87	19.42	20.01	20.61	21.23	21.91	22.61	23.33	24.06
2	17.86	18.34	18.87	19.40	19.98	20.59	21.22	21.89	22.60	23.32	24.05
3	17.84	18.33	18.87	19.39	19.97	20.59	21.20	21.88	22.59	23.30	24.04
4	17.83	18.32	18.85	19.39	19.97	20.57	21.19	21.87	22.58	23.29	24.03
5	17.81	18.30	18.84	19.38	19.96	20.56	21.18	21.86	22.57	23.28	24.02
6	17.82	18.30	18.83	19.37	19.94	20.56	21.19	21.86	22.59	23.30	24.04
7	17.81	18.29	18.82	19.36	19.94	20.55	21.18	21.86	22.58	23.29	24.03
8	17.80	18.28	18.81	19.35	19.93	20.55	21.17	21.86	22.58	23.29	24.03
9	17.78	18.27	18.81	19.34	19.93	20.55	21.17	21.86	22.58	23.29	24.03
10	17.77	18.27	18.80	19.32	19.91	20.53	21.17	21.86	22.57	23.28	24.02
10 Yrs. Prems.	213.00	218.20	223.70	229.40	235.50	241.80	248.40	255.50	263.00	270.10	277.10
10 Yrs. Div'ds.	34.80	35.14	35.33	35.68	35.98	36.16	36.49	36.78	37.11	37.40	37.71
10 Yrs. NET...	178.20	183.06	188.37	193.72	199.52	205.64	211.91	218.72	225.89	233.50	240.79
Av. Net Payt...	17.82	18.31	18.84	19.37	19.96	20.56	21.19	21.87	22.59	23.30	24.04
10 Yr. Cash Val	106.00	111.00	115.00	120.00	124.00	129.00	135.00	140.00	146.00	151.00	157.00
10 Yr. Cost....	72.20	72.06	73.37	73.72	75.02	76.64	78.17	79.72	81.29	82.87	84.44
Average Cost....	7.22	7.21	7.34	7.37	7.55	7.66	7.69	7.87	7.99	8.11	8.23
Ages	Premium	35	36	37	38	39	40	41	42	43	44
1	23.37	24.17	25.01	25.91	26.85	27.86	28.92	30.05	31.26	32.54	33.88
2	23.36	24.15	25.00	25.90	26.84	27.85	28.91	30.04	31.25	32.53	33.87
3	23.36	24.15	24.99	25.90	26.84	27.85	28.91	30.03	31.22	32.51	33.86
4	23.35	24.15	24.99	25.90	26.83	27.84	28.90	30.02	31.19	32.50	33.85
5	23.35	24.15	24.99	25.89	26.83	27.84	28.88	29.99	31.17	32.48	33.84
6	23.34	24.14	24.99	25.88	26.82	27.83	28.86	29.97	31.15	32.46	33.83
7	23.34	24.13	24.98	25.87	26.80	27.79	28.83	29.92	31.09	32.40	33.82
8	23.34	24.13	24.98	25.85	26.79	27.76	28.80	29.87	31.06	32.39	33.81
9	23.34	24.13	24.96	25.84	26.76	27.74	28.76	29.84	31.01	32.38	33.80
10	23.33	24.12	24.94	25.81	26.72	27.69	28.72	29.82	31.00	32.37	33.79
10 Yrs. Prems.	270.90	279.20	287.90	297.20	307.00	317.40	328.50	340.20	352.70	365.90	379.10
10 Yrs. Div'ds.	37.42	37.78	38.07	38.45	38.82	39.37	40.01	40.65	41.34	42.08	42.82
10 Yr. Cost....	82.48	84.42	85.83	88.75	91.08	94.03	98.49	103.55	109.36	115.91	123.26
Av. Net Payt...	23.35	24.14	24.98	25.88	26.81	27.80	28.85	29.96	31.14	32.40	33.76
10 Yr. Cash Val	151.00	157.00	164.00	170.00	177.00	184.00	190.00	198.00	205.00	214.00	223.00
10 Yr. Cost....	82.48	84.42	85.83	88.75	91.08	94.03	98.49	103.55	109.36	115.91	123.26
Average Cost....	8.25	8.44	8.58	8.88	9.11	9.40	9.85	10.16	10.64	11.11	11.64
Ages	Premium	45	46	47	48	49	50	55	60	65	70
1	32.52	33.86	35.29	36.82	38.41	40.11	50.55	64.91	84.77	104.77	124.77
2	32.51	33.84	35.26	36.77	38.37	40.07	50.50	64.85	84.57	104.57	124.57
3	32.48	33.81	35.22	36.73	38.32	40.02	50.46	64.74	84.38	104.38	124.38
4	32.46	33.77	35.17	36.69	38.28	40.00	50.41	64.64	84.15	104.15	124.15
5	32.42	33.73	35.14	36.64	38.26	39.97	50.33	64.51	83.92	104.51	124.51
6	32.37	33.69	35.09	36.61	38.23	39.94	50.27	64.36	83.67	104.67	124.67
7	32.35	33.65	35.06	36.59	38.20	39.92	50.21	64.30	83.61	104.61	124.61
8	32.29	33.63	35.05	36.57	38.18	39.88	50.14	64.04	82.93	104.93	124.93
9	32.27	33.60	35.02	36.54	38.13	39.83	50.03	63.86	82.57	104.57	124.57
10	32.24	33.58	34.99	36.51	38.09	39.77	49.92	63.65	82.23	104.23	124.23
10 Yrs. Prems.	366.00	380.10	395.10	411.20	428.20	446.30	556.50	709.20	923.30	1168.80	1454.80
10 Yrs. Div'ds.	42.10	42.94	43.79	44.73	45.73	46.79	53.68	65.44	86.81	112.40	141.40
10 Yrs. NET...	323.90	337.16	351.31	366.47	382.47	399.51	502.82	643.76	836.49	1056.40	1313.40
Av. Net Payt...	32.39	33.72	35.13	36.65	38.25	39.95	50.28	64.38	83.65	104.65	124.65
10 Yr. Cash Val	212.00	220.00	227.00	235.00	242.00	250.00	290.00	330.00	367.00	420.00	469.00
10 Yr. Cost....	111.90	117.16	124.31	131.47	140.47	149.51	212.82	213.76	213.76	213.76	213.76
Average Cost....	11.19	11.72	12.43	13.15	14.05	14.95	21.28	31.38	46.95	68.95	96.95

It Adds up to This:

...



continue to be paid on settlement options and dividends left on deposit. There will be distributed \$9,050,000 in dividends in 1943 as compared with \$8,550,000 that was voted a year ago.

## Changes Jan. 1 to 2½ Percent Basis

Continental American Life has adopted the American experience 2½ percent mortality table for all its new issues effective Jan. 1. The present reserve basis is 3 percent.

The change will result in slightly higher premium rates, averaging about 2½ percent increase, also increased cash values, and a slight reduction in the guaranteed return under settlement option B.

The revised scale was made necessary, President A. A. Rydgren announced to the field force, because of substantial reduction of interest rates on safe investments in recent years.

### Increase Offset by Values

Vice-president Max S. Bell stated in a letter to the agents, "Obviously the higher premiums will not necessarily mean an increase in the net cost of insurance. The increase in premiums is offset by a guaranteed increase in cash values and by larger dividends than under the present series of policies. It does, however, mean a slightly greater cost to the buyer to put his protection into effect."

The increase is not uniform for all plans. The new premium rates per \$1,000 at age 35 at issue for seven forms as compared to the present scale are:

	New	Old
*Preferred Class Ord. Life...	\$24.45	\$25.41
Stand. End. at 85.....	26.36	26.97
*Preferred Class 20 Pay....	35.43	37.70
Standard 20 Year End.....	50.49	51.57
*Pref. Family Inc. 20 Year	30.35	31.59
*Pref. Ret. Inc. End. at 65.	38.18	40.43
*Preferred 10 Year Term...	12.39	11.96

\*Minimum \$5,000.

### Raises Non-Medical Limits

North American Life of Chicago has revised its non-medical rules, increasing the limits, because war conditions are making it increasingly difficult to secure medical examination. Applications for non-medical insurance will be considered from approved agents up to \$3,000 on males from birth to age 40, inclusive, and \$2,000 at ages 41-45, inclusive. On women gainfully employed away from the place of residence the same limits apply but on women not employed away from the residence the limit on birth to age 40, inclusive, is \$2,000 and ages 41-45, \$2,000. There is no limitation as to kind of policy which will be written on the non-medical basis, but monthly income disability will not be issued non-medically.

## CHICAGO

### CLENDENEN MAKES CHANGE

Irving Clendenen, who has been manager of the life department of the R. I. Read General Agency, Insurance Exchange, Chicago, has resigned to go with the Parsons agency of Mutual Benefit Life in that city of which James F. Ramsey is manager. Mr. Clendenen was manager of the brokerage department of Home Life in Chicago before going with the R. I. Read agency.

### CASHIERS HEAR TWO TALKS

L. J. LeHane, secretary-assistant actuary Central Life of Illinois, and Elizabeth Ashburner, office secretary of the Chicago office of the American Institute of Actuaries, addressed the Cashiers Division of the Chicago Association of Life Underwriters at its monthly meeting. Mr. LeHane discussed the part the actuary plays in solving life insurance problems. An informal discussion followed.

Elizabeth Ashburner spoke on the

benefits available through the institute office. James A. Shevlin, chairman of the Life Office Management Institute course which for some time has been conducted by the division, reported classes well attended and progress satisfactory. Joseph Beesley, cashier Equitable Society and Perry Ward, cashier New England Mutual, are serving as coaches in the course.

### BRENNAN LEADS COUNTRY

Personal production of \$268,000 in October was achieved by James H. Brennan, general agent of Fidelity Mutual in Chicago, placing him first in that company for October and eighth for the first 10 months. His agency is in fourth place. Mr. Brennan was awarded a special banner for his achievement, which was especially noteworthy since he is just recuperating from a badly broken leg and is bobbing about with a cane. There were two large cases in his total but none placed on a pension trust basis. Mr. Brennan had been using the victory loan idea, covering key men in business and industrial concerns which are doing war work and have availed themselves of the government's financial aid given in the form of federal reserve endorsement of bank loans to carry on war production. He collected \$4,066 of premiums on the October production, a sizeable portion of the business being on quarterly basis.

## MANAGERS

### Cummings Cites Need of Positive Attitude Today

CINCINNATI—"Our main problem today is that we won't think constructively and look forward buoyantly," H. J. Cummings, vice-president of Minnesota Mutual, declared in his address before the Associated General Agents & Managers Monday.

"Our only tough job is to refuse to get into a despondent mood," he added. It is the responsibility of the companies and the managerial forces to create and maintain a positive attitude.

"In spite of all you hear," Mr. Cummings continued, "it is my honest belief that we not only have today the finest market for life insurance in all history but also one of the best oppor-

tunities to recruit fine new men for the business."

He urged all agents to accept today's conditions, to spend their time working instead of in self pity and to remember that people die and people get hungry whether it is 1942, 1917, 1929, or 1951.

Mr. Cummings, who is chairman of the National Federation of Sales Executives, also addressed the Cincinnati Sales Executives meeting Tuesday on "Sales Management in the War Effort."

### Wartime Recruiting Discussed

George T. Bryson, William R. Gardner and Ben Cottrell led a discussion on "Wartime Recruiting" at the monthly meeting of the Richmond Life Agency Managers.

### Newark Cashiers Elect Dec. 16

The Life Agency Cashiers Association of Newark will hold its annual meeting, at which officers will be elected, Dec. 16.

### Cleveland Managers Elect

CLEVELAND—At its annual meeting the Cleveland Life Insurance Executives Club named Warren H. Smith, Northwestern National, president. Other officers selected are: F. N. Winkler,

Mutual Benefit Life, vice-president, and Carl H. Brubaker, Manufacturers Life, secretary-treasurer. Orville G. Welsh, Equitable of Iowa, and G. E. Ensign, Bankers Life of Iowa, were named additional directors.

### Hear Talk on Air Transport

LOS ANGELES—The Los Angeles Life Insurance Managers Association heard Maj. H. W. Peterson of the air transport service of the army air forces talk on air transport during the war and following its close. He said that the close of the war would leave the United States the only nation ready to meet demands for aerial transportation. He declared air transportation will not displace surface transportation but will supplement it. He held that aerial transports of the future will have the job of hurdling trade barriers and bring to all peoples free exchange of trade.

The Life Supervisors Association of Northern New Jersey held a luncheon meeting in Newark, Tuesday, with a round table discussion on the situation in New Jersey.

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## LIFE AGENCY CHANGES

### Egbert Succeeds McGiveran



C. L. EGBERT



BEN S. MCGIVERAN

Ben S. McGiveran has resigned as general agent of Northwestern Mutual Life at Eau Claire, Wis., to devote his full time to the Compensation Research Bureau of Chicago. He will be succeeded Dec. 1 by C. L. Egbert, Northwestern Mutual district agent at Kewanee, Ill., associated with the C. R. Garrett general agency of Peoria.

Mr. Egbert, who has made an outstanding record, joined the company in 1930. His personal production soon qualified him successively for the bronze, silver and gold button honor awards, and he has averaged better than \$300,000 annually. He qualified nine times for the Marathon Club by paying for 100 or more lives annually, and had 98 consecutive months in the 4-L Club by writing four or more lives a month for more than eight years. He also has qualified eight consecutive years in the annual Pacemakers' event.

#### Egbert Experienced Organizer

In organization work he has wide experience in rural agency development, on which topic he has spoken frequently at Northwestern Mutual agents' meetings.

Mr. McGiveran, a qualifying and life

member of the Million Dollar Round Table, is well known for his production achievements, and as a speaker and writer on life insurance selling. He became a Northwestern Mutual agent in 1916, served in the first world war, was graduated from University of Pennsylvania in 1923, and became a field supervisor for his father, the late J. W. McGiveran, Northwestern Mutual general agent at Hudson, Wis. In 1924 he became a partner and in 1927 was made sole general agent and moved the agency to Eau Claire.

In recent years Mr. McGiveran has become more and more interested in personal production. Long a specialist in advanced types of underwriting, he was a pioneer in developing pension trust business, which led to his association with N. H. Seefurth in the Compensation Research Bureau in a consulting capacity. Because of the rapid development in the pension trust field, Mr. McGiveran will now devote his entire efforts to that activity.

Mr. McGiveran remains in a selling capacity. The bureau is a highly developed technical service for agents, numbering among its organizers such leaders as Louis Behr, Equitable Society;

### Becomes Mutual Life Manager in Memphis

J. L. McMillin has assumed his new duties as manager for Mutual Life of New York in Memphis. Mr. McMillin, who succeeds Perrin H. Lowry, now retired, went with Mutual Life in 1933. He became agency organizer at Baltimore, and subsequently was named manager of one of the company's agencies at Philadelphia. He qualified for the C. L. U. designation in 1930 and is active in association work.



J. L. McMillin

H. K. Nickell, Connecticut General, and J. O. Todd, Northwestern Mutual, all of Chicago and all millionaire producers.

The technique has been for the agent to collect all needed information about a prospective case, then for the bureau to analyze it from the tax and legal aspects. Mr. McGiveran and the other life insurance men in the plan thereafter have assisted in the presentation of the pension trust proposal and helped to close the case. Mr. McGiveran henceforth will devote his full time as contact man in discharging this function.

### Travelers Makes Several Changes in Field Staffs

Frank R. Fox, manager of the life branch office of Travelers at Waterbury, Conn., has been transferred to Hartford as assistant manager of the life branch. Allan W. Mansfield has been transferred to Hartford as assistant manager. He formerly was manager in Springfield, Mass.

George E. Moser, field assistant at Reading, Pa., has been promoted to assistant manager there. His headquarters will be in the Harrisburg agency branch.

### Lewallen Is Supervisor of Mutual Benefit Agency

The M. Jay Ream Company, general agency of Mutual Benefit Life in Pittsburgh, has appointed Alfred J. Lewallen as sales supervisor, succeeding William E. Davies, who recently became general agent of Mutual Benefit in Richmond,

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INSURANCE IN FORCE, 632 MILLION DOLLARS

(Including Deferred Annuities)

ASSETS, 205 MILLION DOLLARS



Va. Mr. Lewallen has been with Northwestern Mutual Life in Baltimore. A native of Oklahoma, Mr. Lewallen entered life insurance in Baltimore in 1932. He has had training experience as a district agent. He is a C.L.U.

#### Gault Davis in New Coast Post

Gault Davis has been named assistant manager in San Francisco for California-Western States Life. Mr. Davis has a successful record as a personal producer with Equitable Society for six years, and more recently as manager at San Jose of Acacia Mutual, which position he recently resigned.

While in San Jose, Mr. Davis served as a member of the executive board of the Boy Scouts for Santa Clara county.

#### Fritz Associate General Agent

Robert B. Fritz, for six years supervisor of Penn Mutual Life in the Warren Coe agency, Oshkosh, Wis., has been appointed associate general agent with headquarters in Appleton.

#### Chambers Stoessel's Assistant

Walter J. Stoessel, Los Angeles general agent for southern California of National Life of Vermont, has appointed Ralph L. Chambers assistant general agent. He will supervise the brokerage department, as well as aid Mr. Stoessel in the other managerial activities.

Mr. Chambers started as an agent of Guardian Life 26 years ago in Lincoln, Neb. Later he was associated with Mr. Stoessel at Omaha, when he was general agent there of Guardian. He was with Connecticut Mutual Life in Springfield, Mass., for 12 years, and again joined Mr. Stoessel in that city. For two years he has been office manager of the Los Angeles agency.

#### J. H. Kay Made General Agent

J. Harold Kay, East Orange, N. J., who has been in the insurance field about 18 years, has been appointed general agent of Security Mutual Life for life, accident and health business.

#### To Discuss New Tax Law

The Boston Life Insurance & Trust Council will meet Dec. 1. Howe P. Cochran, lecturer on taxes, New York, will speak on the 1942 revenue act. Francis P. McGuire, tax consultant of the Connecticut General Life, will discuss those parts of the law which affect insurance policyholders, prospects and underwriters.

#### Morton Slated In N. Y.

Forrest L. Morton, tax expert of the Osborne Betha agency of Penn Mutual Life in New York City, will be the speaker at the Dec. 3 luncheon meeting of the New York City C. L. U. chapter. His subject will be "Life Insurance and the 1942 Revenue Act."

#### PERTINENT FACTS— SUPREME FOREST WOODMEN CIRCLE

Gross Assets .....\$ 35,970,114.50  
Protection in Force..... 104,427,445.00  
Total Membership ..... 131,789  
Organized into 2,624 Groves in 44 states  
Benefits paid in 1941 to members and beneficiaries .....\$1,899,047.27  
Dora Alexander Talley, National President  
Mamie E. Long, National Secretary  
Home Office, Omaha, Nebraska

#### THE WOMAN'S BENEFIT ASSOCIATION Founded 1892

A Legal Reserve Fraternal Benefit Society  
Bina West Miller Frances D. Partridge  
Supreme President Supreme Secretary  
Port Huron, Michigan

## LEGAL RESERVE FRATERNALS

### N.F.C. Gasoline Plea Is Rejected

The appeal of the National Fraternal Congress to the gasoline rationing branch of the Office of Price Administration at Washington for preferential treatment of field representatives of fraternal societies on the grounds that most of them sell in rural or small town districts where there is scarcely any transportation available except automobiles, has been turned down by John F. Richards, chief of the branch.

The statement sets forth that preferred mileage will not be available to the insurance salesmen and that it is imperative the use of private automobiles be cut down to the absolute minimum.

### Minnesota Congress Names Blewett as President

MINNEAPOLIS—Nearly 200 men and women attended the silver jubilee of the Minnesota Fraternal Congress. The 25-year record of the congress was reviewed by Mrs. Frances Buell Olson, president Degree of Honor. Greetings from the National Fraternal Congress were extended by President N. J. Williams.

Among the speakers were Commissioner Johnson, of Minnesota; Dr. Hada M. Carlson, supreme physician Royal Neighbors; W. G. Fisher, executive vice-president Lutheran Brotherhood, and W. K. Blewett, newly-elected president Minnesota congress.

Other officers elected were: First vice-president, Mrs. Edna Dugan, Degree of Honor; second vice-president, J. M. Aretz, Catholic Aid; secretary-treasurer, Mrs. Luella Ives, Royal Neighbors. Mrs. Fannie Miller, retiring president, was named on the executive committee.

### Indiana Congress Has Interesting Session

The field section meeting was an interesting feature of the Indiana Fraternal Congress gathering at Indianapolis. Mrs. Gertrude Hoople, state manager of Royal Neighbors, presided.

Lt. R. J. Chapman of the navy was a luncheon speaker.

John Kremer of the Indiana department told of relations with the public. John E. Little, actuary and field director Maccabees, talked on "Field Work Under War Time Conditions." Mrs. Cora F. Philips, junior director Protected Home Circle, discussed the possi-

### Mrs. Harris New N.D. Congress Head

Mrs. Hannah Harris, Degree of Honor, Fargo, was advanced from first vice-president to president by the North Dakota Fraternal Congress at the annual meeting held in Grand Forks. She succeeds Dr. Richard Beck, Sons of Norway.

Other new officers are: First vice-president, Walter Fearn, A. O. U. W. of North Dakota home office, Fargo; second vice-president, Mrs. Cecilia Hovell, Maccabees, Grand Forks; secretary-treasurer, Cora Newman, A. O. U. W. of North Dakota, Fargo.

N. J. Williams, president National Fraternal Congress, was the main speaker. He said fraternal societies must assume a very definite responsibility during the world conflict. They always have been noted for their patriotic activities. They should overlook nothing to build morale through local lodges. Through junior lodge meetings they can inculcate the true meaning of patriotism and loyalty to constitutional government. Another matter is conservation of vital materials, which can be stressed through societies' magazines, he said.

The fraternalists also have a very definite responsibility to members. It is important reserves be carefully invested so protection will be preserved; members should be advised of the value of their protection. They also owe a responsibility to the many millions who are not members and should continue to carry the message into their homes.

Mrs. Mabel Lindgren, Woodmen Circle, spoke on "Sales Ideas and the Value of Junior Insurance"; B. C. Marks, head of A. O. U. W. of Fargo, on "Today's Opportunities of the Fraternal Field Worker"; Arthur Tweet, Sons of Norway, on "Life Insurance from the Layman's Point of View"; F. J. Webb, K. of C., "Fraternalism and Patriotism"; Mrs. Josephine Long, "Juvenile Work and Character-Building."

bilities of junior work. Arthur H. Sapp, general attorney Standard Life, president Rural Bankers Life, took up "Are Agents Human Beings?"

The annual banquet was attended by over 300 persons. Lt. Gov. Charles Dawson extended greetings. Gen. R. H. Tyndall, mayor-elect of Indianapolis, and State Auditor Richard James also spoke. A pageant of 10 drill teams closed the banquet.

William G. Davis spoke on the blood

bank the second day. A. C. Palmer, of the R. & R. Service, was a speaker on sales training. S. H. Chaney, Retail Credit, and P. J. Walsh, Hooper-Holmes Bureau, were on the program. P. O. Bowers, secretary Ben Hur Life, chairman legislative committee, spoke on legislative work.

Foster F. Farrell, manager National Fraternal Congress, paid tribute to the legislative work of state congresses. He told what fraternal life insurance does to prevent inflation. He urged securing more than a monthly premium to protect against lapse.

R. L. Meers, Knight of Pythias, gave an address on "Fraternalism."

The next meeting of the Twin City Fraternal Life Club will be in St. Paul Dec. 18.

### Seek Indiana Supervision Shift

INDIANAPOLIS—Insurance interests in Indiana are manifesting considerable concern over a proposal that is practically certain to be introduced at the coming session of legislature, putting the insurance department back under the state auditor's office, as it was before 1935.

The proposal is reported to have considerable backing among leaders of the Republican organization in Indiana and as the Republicans will control the next legislature, nearly 10 to 1, what the organization leaders say may have considerable weight with the legislature. The governor is known to oppose the proposal and probably will veto such a measure if it is passed but there might be sufficient political pressure to pass it over his veto.

### Honor Taggart in Des Moines

DES MOINES—The Des Moines Association of Life Underwriters will honor Grant Taggart, national president, at a luncheon Dec. 19. He also will talk before the Cedar Rapids association.



### Hospitalization PROTECTION

Members of Woodmen of the World are now eligible for low-cost hospitalization insurance. Two plans are offered—to suit the budget.

This is the fourth major extra benefit extended to members of W. O. W., which is America's strongest fraternal benefit society from the standpoint of financial foundation.

### WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY

Home Office, Omaha, Neb.

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FOUNDED IN 1886

#### A Legal Reserve Fraternal Insurance Society

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HOME OFFICE

FOUNDED IN 1890

LAWRENCE, KANSAS

## NEWS OF LIFE ASSOCIATIONS

### Civilian Front Must Be Maintained

FRESNO, CAL.—Stressing the point that the civilian front must be maintained as well as the battle and production fronts, Asa V. Call, president Pacific Mutual Life, in a talk before the Fresno Life Underwriters Association declared that civilians have the responsibility "to see to it that when this war is over the boys who have been sent to the far corners of the earth will have something here at home to which they may return. We are charged with the responsibility of preserving for them a working enterprise in which they may reasonably hope to find a place in peaceful pursuits. They will have had their fill of the processes of destruction and we will have failed in our task if we can only offer them a pauperized economy and the shambles of what were once prosperous institutions. We cannot in conscience remain spectators in the arena, watching their exploits and offering our applause. The role we have been assigned is that of active participants."

This involves to a considerable degree careful and scrupulous attention to business, Mr. Call pointed out. "This should not be confused with the 'business as usual' attitude, but rather 'unusual business': Business that will support itself, without asking for help from an already over-burdened government; business that will yield the revenue necessary to the conduct of the war; business that will provide the goods and services essential to our military and civilian needs; business that will sustain the millions of people who are not members of the armed forces, or engaged in war industries and agricultural pursuits. This is not 'business as usual,' but a militant business, aggressively performing an unspectacular task, under the most extraordinary and unusual conditions."

Another objective on the civilian front is the successful blocking of inflation, Mr. Call declared. "Each personal self-denial, small as it may seem, when multiplied by 100 million people becomes a tremendous accumulation of reserves, to be used in the fight against the danger of inflation."

It has long been an American principle that each one has a right to the living which he earns, Mr. Call said. In life insurance, "we phrase the idea in a slightly different way. We say: 'A part of all you earn is yours to keep.' That philosophy has helped to make this nation strong; for a strong nation is derived from strong men, and the capacity to become self-sufficient makes men strong. The protection of that quality is definitely ours to defend on the civilian front in this war."

### Waterloo Unit Handles Fuel Oil Rationing

The Waterloo, Ia., Association of Life Underwriters took over the task of checking fuel oil ration applications and calculating the amount of ration on each. The association through its president, James D. Dunning, offered its

services to the ration board and agreed to do this job as a unit.

In two weeks all applications which had been received had been individually checked and rations figured. This represented about 4,000 applications. The head of the local ration board was very appreciative and the association received fine publicity in the local newspaper.

The association has organized a team to solicit in the Community War Chest drive. The underwriters were the first to obtain their quota and got 165 percent of the quota assigned, and this, too, has gained for the association much favorable publicity.

### Navy Officer Lauds War Work of Insurance Group at Indianapolis Ceremony

INDIANAPOLIS — Officers representing the navy, army, and marine corps, and an army color guard took part in a ceremony dedicating the service flag of the Indianapolis Association of Life Underwriters at a luncheon meeting. Commander Mathews, in charge of navy recruiting in Indiana, spoke on "Life Insurance Men and the Armed Forces."

Captain Sherwood, public relations officer Fort Benjamin Harrison, presented the colors and the association's service flag with 150 stars, on behalf of the military affairs committee of the association. Earl Moomaw, chairman of that committee, directed the ceremony. Comm. Mathews cited the statement of the National Association of Life Underwriters that approximately one-quarter of those selling life insurance before Pearl Harbor are now in the armed forces or in full-time war work.

"Voluntary services of life underwriters who are still active in their business form an equally impressive picture," he said. "For example 22,000 are engaged as volunteer minute men in selling war bonds through the payroll plan. Over \$2,000,000,000 of such bonds have been sold and pledged through their efforts to date."

"Over 40,000 are engaged in selling war savings stamps in their contacts with their policyholders and the public."

"Selective service boards have 683 life underwriters serving on them, while 729 are serving with war price and rationing boards."

"The role of the life insurance agent in civilian defense is also impressive. The average life underwriter, this survey reveals, is engaged in at least two voluntary war jobs."

"The work and the wide daily contacts of life underwriters are such that they can be especially helpful in cooperating in recruiting men for the navy and for the other armed services," he said.

"If life underwriters who get around among all types of people will direct young men who are interested to the recruiting offices, these men will get a real opportunity to qualify for and to select the branch and type of service which they prefer."

"Such work by civilian aids in recruiting does not rate a uniform or

medals. But, it is a valuable contribution to the winning of the war."

C. Fred Davis presided, and Guy E. Morrison was program chairman.

### Need "Billy Sunday" Spirit in Selling, Hedges Says

NASHVILLE, TENN.—"We need to put some of the 'Billy Sunday' spirit into our life insurance selling, going back to fundamentals and away from the 'deluxe' trim of our modern sales talks," Herbert A. Hedges, Kansas City, vice-president of the National association, told the Nashville Association of Life Underwriters, following addresses in Memphis and in Chattanooga. Mr. Hedges said the National association is doing absolutely all it can in behalf of its membership in the matter of securing supplemental gasoline. He outlined the plea that a life agent may make to his local ration board, showing the necessity of servicing life policies, particularly in the home of men in the service.

"We have had a campaign on in Kansas City to sell the war worker class and it is like shooting fish in a barrel," Mr. Hedges said, describing several sales plans that his agency has used successfully in this campaign, 89 cases being closed with one plan alone.

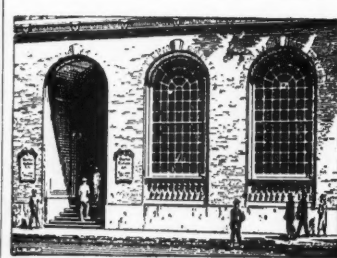
### "Even Money" Plan of Selling

He told of the "even money" plans of selling, for example, \$1,200 for a premium of \$30 annually instead of \$1,000 for \$28.95, which he credited with increasing the volume of his agency by nearly 10 percent. He described the "defense worker special" policy, paying \$550 cash at death and \$100 per month for three years. He suggested a "family defense" policy, with a \$2,000 base and including multiple riders to build it up to \$4,000.

### Important in Any Quantity

"Insurance buying is an important transaction regardless of how much is bought," he declared, using a blackboard to outline his "two ways-to-get-out-of-a building" approach. He described a wife left without insurance as having to step out of a second or third story window without any means to cushion the fall, while life insurance would provide descending steps, \$100 a month for the first year, \$75 per for the second, \$50 per for the third, \$25 for the fourth, allowing ample time for the family to adjust itself and the widow to secure employment if necessary.

Mr. Hedges also described his "five questions" plan which he has found amazingly successful. The prospect is



### The Boston Mutual LIFE INSURANCE CO.

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A Company of High Character and Standing.

JAY R. BENTON, President

HOME OFFICE  
Boston, Mass.

asked to give candid answers to the following questions:

"1. When did you quit school?"

"2. From then until now you have money, haven't you?"

"3. If you continue your present saving plan, will you have adequate support when retirement time comes? (Answer usually is no.)"

"4. You could save \$7 to \$10 a month, if you tried, couldn't you?"

"5. Will you consider a life savings plan which my company offers?"

### Oklahoma Association to Stage Production Clinics

OKLAHOMA CITY—At a meeting of the directors of the Oklahoma Life Underwriters Association, with representatives of all six of the local associations present, Hub Adams, Mutual Life, Muskogee, was elected second vice-president, to succeed James Booth, Equitable Society, now in military service. Homer Jamison, Equitable Society, Oklahoma City, was elected national committeeman.

James Shea, director of the state gas rationing board, explained how life men will fare after rationing becomes effective. Plans were made for incorporating the association.

J. Hawley Wilson, Massachusetts Mutual, president, announced that Hampton Irwin, educational adviser of Massachusetts Mutual, will conduct a production clinic in Tulsa, Jan. 23 and in Oklahoma City, Jan. 30, sponsored by the state association. The leaders banquet will be held Jan. 29 in Oklahoma City, sponsored jointly by the state association and the Oklahoma City General Agents & Managers Club. A sales congress is to be held some time in May, the place to be decided later.

### Tampa Holds Sales Congress

The Tampa (Fla.) Life Underwriters Association held a one-day sales congress.

(CONTINUED ON LAST PAGE)

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ATTRACTIVE AGENCY OPPORTUNITIES

W. LEE BALDWIN

President



# Sales Ideas and Suggestions

## Mental Attitudes, Motivation, Spirit of Times Stressed

Three thought provoking talks on mental attitude, motivation and the spirits of the times plus an effective sales demonstration were presented at the Chicago Association of Life Underwriters west side regional sales congress attended by 350. It was the second of a series of gatherings held outside the downtown area so that prospective members in the outlying industrial offices can get a better idea of what association membership means to them. The north side meeting will be held Dec. 3.

To get production back on a successful basis it is necessary to diagnose the diseased thinking brought about by war complexities, Ira W. Nochumson, assistant manager Metropolitan Life, stated in discussing mental attitude. Even if an agent is endowed with all the natural advantages of appearance, personality, knowledge and ability, he will not get results unless he has the right mental attitude.

### Enriches Agent's Efforts

Cigarette, flour and soup manufacturers are advertising new ingredients which have been added to enrich their products. The right mental attitude provides this same enrichment for the agent. An agent stimulated by optimism and with a feeling of complete mastery of the future is able to project this positive attitude into his prospect's thinking. To meet present day conditions it is necessary that the agent analyze his fears, Mr. Nochumson pointed out. Many agents are wondering whether or not they are essential under the present war program. For every man in the military organization there must be 15 or 20 more at home to provide food and to maintain home front morale and in this latter function the life agent is playing an important part. Although there has been a curtailment in the number of prospects because of the vast numbers going into the armed forces, these have more than been replaced by those brought into the market by increased purchasing power, Mr. Nochumson pointed out. Life insurance has always made its greatest strides in wartimes.

### Can't Worry and Be Successful

Agents can't worry and be successful at the same time so they must first decide if life insurance is to be their life calling and then work at it whole heartedly, Mr. Nochumson declared. After a man makes his decision he should burn his bridges behind him and leave no way for retreat. Life insurance is a profession, which calls for a large fund of knowledge and great skill

in using it. The agent who meets these requirements not only will benefit through more business but his clients will benefit as well and will like to do business with the agent. Every agent should learn the art of self discipline, plan his work carefully and make the most of his time.

### Motivation Creates Desire

Motivation, which he defined as "that which creates desire," should be used at the outset and not only at the end of the sale, Robert W. DePau, Jr., Prudential superintendent, declared. The agent must determine what response he seeks and then how he can arouse it. Inasmuch as life insurance is not a tangible product and the prospect can't get a feel of it, it is essential that the agent paint word pictures and create a feeling on the prospect's part. The sales talk must interest the prospect and not the agent. It is also necessary that the agent know enough about his prospect so as to know what will hit home. "Find one thing which will appeal to him and cause him to desire what you have to sell," Mr. DePau urged.

### Find Vulnerable Spot

He related the story of Achilles to demonstrate that every prospect has a vulnerable spot such as the ancient Greek's heel. It is the agent's job to find it. Instead of saying to himself "Here is a guy good for a thousand" or "here is a babe good for a quarter a week" the agent should think in terms of what he can do for his prospect. He can't expect to get business unless he earns the right by being able to give prospect something he needs.

Too many agents continue to talk in the old moth-eaten terms of assets, dividends, cash values, etc., Mr. DePau declared. Agents themselves can't usually quote rates and dividends without reference to their book so why should they feel that the prospect can remember these things? Mr. DePau asked. "Appeal to the heart and not to the head. Although vulnerable spots vary, such as love, pride and loyalty, at least one will fit every prospect." Instead of approaching the prospect with an introduction about the company being old and established with millions in assets, an agent can get much further by an approach such as "I want to talk about your boy."

In discussing "The Spirits of the Times," Philip B. Hobbs, Equitable Society manager and National association trustee, pointed out that the emotions flowing through men's hearts today make them much better prospects for life insurance than ever before. The

spirit of thrift is again predominant with advertising making it fashionable and patriotic to be thrifty. Admonishments over the air, on billboards and in newspaper advertising to "buy bonds" makes a man take a greater interest in his stake in the future of America and consequently more interest in what the life insurance man has to say.

### Take Pride in Bonds

Men are taking a great pride in acquiring bonds. In order to visualize how he can fit into this bond buying picture, the agent should think of the bonds going into various folders or compartments which the prospect has designated for use of the funds when the bonds mature. "Don't you think we can come in and add something to those folders so as to enable him to carry out his aims?" Mr. Hobbs asked. The agent can explain that his contract not only will help fill the folders or compartments if the prospect isn't there to provide the salary from which the 10 percent bond deduction is made but it will also supplement his savings if he lives.

The global spirit of brotherhood fits into the life insurance picture as without that spirit life insurance would not exist. The spirit of fighting for a common cause and carrying a common burden according to each one's ability is the true spirit of life insurance. The development of this spirit of taking care of others makes it much easier for the life agent to reach a man's heart.

### Spirit of Independence

The prevailing spirit of independence is also a great boon to life insurance and makes a man recognize the necessity for being eternally vigilant to keep his independence. Freedom never releases one from the responsibility to maintain it and the recognition of that responsibility is the key to the sale of life insurance.

There is also a burning desire for immortality and that same desire which makes men willing to give their lives so that their country may live is the same spirit of willingness to sacrifice in order to buy life insurance so that a man's influence will be extended beyond his life, Mr. Hobbs declared. Agents should be proud to serve the nation in maintaining morale and preserving financial solvency so that when the men in the armed services come home they will find the country the way they want it.

Anticipating the loss of key producers to the armed services, John Hancock Mutual has launched a program to develop older men by wiping out cobwebs which have accumulated, Richard F. Empie, home office field supervisor, explained. In spite of disparaging remarks regarding "canned" sales talks, Mr. Empie said that organized talks do get results. In order to properly demonstrate them to agents, John Hancock is now having field supervisors travel in pairs. Mr. Empie and Tilford Lennon,

Chicago field supervisor, staged a demonstration, the latter being the prospect.

Mr. Empie's approach was: "Have you ever given consideration as to what you'd do if your income was reduced 1/2 and you were forced to stay on the same job?" To illustrate the problem of readjusting living expenses under such circumstances, Mr. Empie drew a rough sketch of a house with three floors, telling the prospect: "You want to give your family all the necessities of life so you are living on the top floor." He pointed out that 80 percent of a man's income goes for family maintenance while only 20 percent goes for his personal expenses. If he dies, 20 percent of his income is no longer necessary but 80 percent should be continued until the family is able to adjust its living. He then drew a series of steps from the third floor of the house to show how the family can meet its reduced circumstances with a family readjustment policy which will pay \$100 a month for the first year, \$75 a month for the second, \$50 for the third and \$35 a month for the fourth.

### Don't Walk Out on Sale

Mr. Empie urged agents not to walk out on a sale unless they have attempted at least five closes. There are stock arguments to use for common objections such as "I can't afford it." In connection with the above demonstration, Mr. Empie would reply: "I haven't brought up cost yet but I'm glad you brought it up." Then he asks how much the prospect feels he can save a month and in that way he can adjust his proposition to his prospect's ability to pay.

### President Brennan Speaks

The function of the Chicago group in presenting a solid front so that all life insurance men can work together for a common purpose was stressed by President James H. Brennan, Fidelity Mutual. He said the Chicago association had been instrumental in securing the recent action regarding family group policies taken by Insurance Director Jones of Illinois.

### Blanks Committee Meets

The joint blanks committee of the Life Presidents Association and American Life Convention met in Columbus to consider matters to lay before the National Association of Insurance Commissioners at its meeting in New York which starts Nov. 29. A subject that was considered was methods of effecting economies in preparing the annual statement. The committee made some suggestions along this line last May before the annual meeting of the commissioners but the proposals did not get very far. It is likely the matter will be taken up again at New York.



At Research Bureau-Agency Officers gathering in Chicago: W. S. Penny, director of agencies Sun Life of Canada, and retiring chairman executive committee of the bureau; Henry Cathles, assistant vice-president of North American Life Reassurance; Alan D. Harmer and E. P. Bragdon, Minnesota Mutual Life; Ray P. Cox, vice-president California-Western States Life, and John Marshall Holcombe, Jr., manager Research Bureau.

## ASSOCIATIONS

(CONTINUED FROM PAGE 18)

gress attended by about 200 central Florida agents. H. M. Jernigan, New York Life, spoke on "Our Present Opportunities as Agents"; E. F. Reasor, Equitable Society, "Selling Women"; M. V. Williamson, Metropolitan, "Business Insurance"; E. J. Becker, Connecticut Mutual, Jacksonville, "Sales Motivations," and the following four men discussed "Prospecting Today": W. D. Davis, Peninsular Life; N. E. McCleod, Gulf Life; R. C. Baxter, Jefferson Standard Life, and W. K. Moss, Life & Casualty.

### Forming Medical Directors Division in Chicago

A medical directors division of the Chicago Association of Life Underwriters is being formed and the first organization meeting will be held at Hotel LaSalle Dec. 4. At that time officers will be elected. This makes the 10th division of the Chicago association.

It is anticipated about 75 of the 300 recognized insurance medical examiners in Chicago will become charter members. The division has been sanctioned by life company home offices there.

The annual Saturday forums, a series of weekly educational lectures, will start Jan. 30. The addresses and discussions will be devoted to vital insurance topics. George L. Grimm, New England Mutual, is chairman of the educational committee in charge.

The Women's Division has advanced its monthly meeting date from Dec. 1 to Dec. 4. Sara Frances Jones, Equitable Society, will review the women's sales congress held in New York City. Jeannette Thielen Phillips, president, will preside.

The Chicago association has decided to eliminate the annual Christmas party and any similar parties for duration. When the war is won a great "Victory party" will be held honoring the 120 association members who now are in service, President J. H. Brennan announced.

The association has about completed its quota in the Community Fund drive, of which A. E. Berger, Prudential, is chairman.

Paul F. Millett, Spindell-Millett Service, Chicago, will address the Group Supervisors Division at a luncheon meeting Nov. 30 instead of his partner, Robert F. Spindell, who was scheduled. Mr. Millett will speak on the effect of the new revenue act on life insurance.

### Cedar Rapids Gets First "T" Flag from Treasury

Cedar Rapids, Ia., has been awarded the first "T" flag issued to any city in this country by the Treasury in recognition of success of its 10 percent payroll deduction campaign there. The Cedar Rapids Association of Life Underwriters handled the salary allotment sale of war bonds among all firms with 25 or more employees and also was instrumental in getting two other chamber of commerce groups to work on the small businesses. Robert O. Bickel of the C. V. Shepherd agency of National Life of Vermont is chairman of the life insurance section for the sale of war bonds in Cedar Rapids. He reported 20,189 workers are enrolled in the payroll reduction plan there, 17,277 are using at least 10 percent of their pay for the bond purchases, and a special bond drive in the last few days resulted in more than \$300,000 additional sales. Linn county in which Cedar Rapids is located had gone over its year's quota by Nov. 20. The quota averages more than \$80 per capita for the county population of 89,142, or more than \$320 for the average family of four.

Richmond, Va.—Col. Norman D. Brophy, commanding officer of the Richmond air

base, told association members of the contribution they could make to the war effort.

More than 100 attended a meeting to launch the city's greatest campaign for payroll participation in war bond sales. Eldon D. Wilson, Mutual Life, "general" of the campaign, said the campaign will get under way either Dec. 2 or 3. The goal will be "90 and 10 or better" in every factory, store and business enterprise in Richmond. That means 90 percent of all employees participating in the payroll plan, and 10 percent of the gross payroll going into war bonds every week.

Daniel L. Williams, New England Mutual Life, presided. R. F. Nelson, chairman of the state war savings staff, explained the payroll plan.

Duluth—Paul H. Dunavan, Canada Life, Minneapolis, a trustee of the National association, talked on the 1942 revenue act and wage stabilization, and the way these acts affect the life business. He also spoke on pension trusts and the way this phase of the business is affected by the new tax laws.

San Diego, Cal.—Floyd W. Forker, manager of field training of Pacific Mutual Life, after giving a vivid picture of the opportunities of life insurance at this time, declared the present-day trend of selling life insurance to avoid paying income tax, and declared that this practice sooner or later will fall of its own weight.

Salt Lake City—Frank Mozley, Beneficial Life, has been made supervisor for the sale of war bonds and stamps for Utah in the payroll deduction campaign.

Bridgeport, Conn.—Both in the present war upheaval and in the eventual peacetime readjustments of family life, of business operations and of community relationships, the life insurance underwriters face the challenge of a major responsibility in helping to keep the home front strong, Arthur C. Daniels, secretary of the Institute of Life Insurance, said.

"When the war is over and the time arrives for the transition to a peacetime basis of production for consumption, the life agent will aid in helping solve the family problems of the readjustment period," he said.

Peoria, Ill.—A membership drive to wind up Dec. 17 is in progress. Howard Hartrunf, Metropolitan, is chairman. Ten points will be awarded for each new member and five points for every present membership renewed, a \$5 prize for the most points, and a free 1943 membership for every 10 new members. Winners will be announced and prizes awarded at the annual stag to be held Dec. 17. The announcement was made at a luncheon meeting at which E. J. Dore, Mutual Benefit, Detroit, National association trustee, defined a salesman as a person with power to persuade people to purchase a product at a price. He must have prestige with his prospect, perform properly, and plan his methods painstakingly, Mr. Dore said.

Chattanooga, Tenn.—Members will give all commissions earned on Dec. 7, anniversary of Pearl Harbor, to the army-navy relief fund if a proposal made at the meeting last week is adopted. President C. O. Stephens appointed a special committee to consider it and report.

"It is time to take off our gloves and get down to work," declared Herbert A. Hedges, Kansas City, vice-president of the National association. He pictured

the war plant worker, earning from \$10 to \$20 a day, as the best prospect for the sale of life insurance, giving details of plans that are working for his agency in Kansas City.

The Chattanooga association is conducting a 60-day membership drive and expects to increase the membership from the present 136 to 175, probably to 200.

Fort Wayne, Ind.—Hilbert Rust, R. & R. Service, Indianapolis, said the American public is rapidly becoming conscious of the fact that the institution of life insurance is a major bulwark of national defense.

"Today, the intelligent life insurance buyer selects his life insurance man with the same care he selects his physician, attorney, and other professional advisers. When the parents of our country are fully conscious of the contribution life insurance can make to the individual, the home, and the nation as a whole, they will insist that the public schools of our country see to it that every child gets an understanding of the basic uses of life insurance before leaving school."

St. Louis—The fastest way to get an opportunity to program a man's life insurance today is to sell him the package idea, Harold R. Colbert, editor of "Life Insurance Selling," said in his address on "Timely Tips on Today's Trends." He also declared that the fastest way to get a prospect to bring up all of the reasons for not buying life insurance now is to try directly to program his life insurance.

"Nothing will give a prospect an opportunity to bring up all the excuses for postponing action like the agent's trying directly to revamp the prospect's whole insurance program," he added.

He said many successful producers are using their own purchases of war bonds not only to boost the purchase of war bonds by their prospects but also utilizing these investments to pave the way for purchase of life insurance to insure continuance of bond payments.

Americans are buying more new life insurance this year than the total amount of life insurance protection in force 40 years ago.

### Even Tough Admirals Find Heart Appeals Effective

Life insurance men are being constantly urged to appeal to a man's heart in selling and to forget about premiums, dividends and cash values and talk about an education for little Johnny or other personal matters.

In view of this it is interesting to note the following suggestion to commanders of destroyers for instilling morale in their crews which was sent out by Admiral Chester W. Nimitz of the U. S. Pacific fleet:

"You can't make a soundman listen, a lookout look or a radarman radiate information by getting tough or putting them on the report. Tell them about the little orphans back home who'll never say 'daddy,' if he doesn't keep on his toes. If you haven't any youngsters, tell them about mine—and those who'll never be born, for lack of a father."

### Honor Pacific Mutual Veterans

In recognition of the long service of 33 members of the home office staff who have been with the company from 20 to 40 years, President Asa V. Call of Pacific Mutual Life gave a luncheon attended by the officers of the company in addition to the guests of honor. Vice-president L. W. Morgan and Ross Crosher led the list with 40 years of service.

### Pandolfo Sent to Leavenworth

S. C. Pandolfo of Albuquerque, N. M., a promoter, who for the second time has run afoul of the federal mail fraud laws, was taken to the Leavenworth federal penitentiary to start a 10-year term for using the mail to defraud in the sale of stock of the Old Line Insurance Shares Corporation.

## DEFENSE vs OFFENSE

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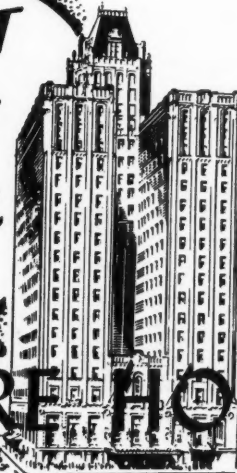
## ROCKFORD LIFE INSURANCE COMPANY

Francis L. Brown, President  
327 E. State Street Rockford, Illinois

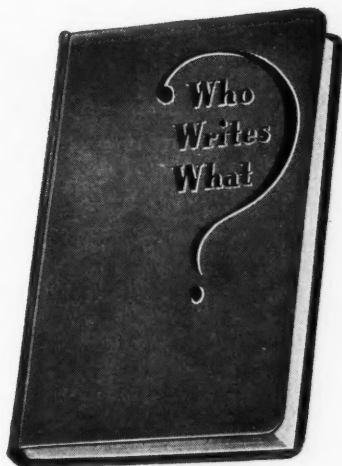
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*It is not the purpose of this advertisement to describe all of the benefits, rules and conditions of "Nylic for Agents." For complete information about the Nylic agreement now being made with newly appointed New York Life agents, see the Company's booklet entitled "Nylic No. 3."*

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